"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Rain today; Thursday, fair; no change in temperature; shifting gales, becoming north.
For full weather report see Page 19.

VOL. LXX....No. 22,943. NEW YORK, WEDNESDAY, NOVEMBER 17, 1920. TWO CENTS In Greater New York | THREE CENTS Within 200 Miles | FOUR CENTS Elsewhere

LEAGUE ASSEMBLY VOTES FOR SECRECY FOR COMMISSIONS

Fight for Public Sessions, Led by Lord Robert Cecil, Fails at Geneva.

VIVIANI CARRIES HIS POINT

But Commissions Can Hold Public Meetings if They Choose to Do So.

HOLD ALOOF ON AMERICA

No Action by the Assembly That Might Involve Monroe Doctrine Is Expected.

By EDWIN L. JAMES.

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Special Cable to THE NEW YORK TIMES.

GENEVA, Nov. 16 (by Telephone to Paris).—Old-school diplomats took hold of the Assembly of the League of Nations and its meeting today and constructed a curtain of silence about its deliberations. Whether the curtain will have holes in it remains to be seen. The biggest hole is likely to be due to the fact that a large number of men find it difficult to keep silence.

There was a spirited fight over the question of publicity for the proceedings of the commissions. It was decided yesterday to have six commissions, to each of which would be referred certain well-defined questions, such as courts of justice, finance, reduction of armaments and mandates. On the ground that it would offend the sovereignty of the small nations to be excluded from these commissions each of the forty-two nations is to be represented on each commission.

Yesterday afternoon there were adopted in a block rules procedure prepared by the secretariat which were rushed through without having been read by most of the delegates. Rule 15 reads: "Unless the commissions decide otherwise, the meetings will be private and no minutes will be kept." Now, each of the delegations in the Assembly has but one vote, and that vote represents the decision of that delegation. Therefore, as a matter of fact, there have been established six associations, in each of which forty-two member nations are represented, which were to consider in secret and without record all questions and make reports.

Lord Robert Cecil Leads Fight.

After a night study of the situation some of the delegates came to the hall today with the idea that this was something that would not do. Lord Robert Cecil, delegate for South Africa, led the fight to change Rule 15 so that the meeting of the commissions where, it was at once apparent, all real deliberation would take place, should be public.

He had no sooner begun than M. Viviani sprang to his feet to declare that all parliamentary experience showed that committee meetings ought to be private. Lord Robert could not see it in that way. They might be private in France, but in England they were public, he said.

"We are facing here a big, broad question of publicity," he continued. "M. Viviani's experience may be that meetings of committees are private, but in my country they are not private. Signor Tittoni said only yesterday that the only way for the League to endure was by way of publicity There is but that one way. We have got to take the public into our confidence. Instead of having a rule that the meetings of the commissions should be private they should be public. Nothing would produce a better impression than such a departure from secrecy and that the League should come into the open."

Signor Tittoni said he could agree to full publicity.

H. A. L. Fisher, a British representative, supported M. Viviani. It was not necessary for the world to know everything, he said. "The Assembly will be judged," he remarked, "not by words, but by deeds."

Lord Robert moved that all the meetings should be public except when the commissions could show good reason why they should be private. M. Viviani agreed that the principle of publicity should be adhered to where possible, but to have all the meetings public, he argued, would be impossible.

Lord Robert's motion was defeated. M. Viviani then moved a procès verbal should be kept of the meetings of the commissions, and this was carried. Of course, a procès verbal is not a stenographic report, but a summary, and what will be published is actually likely to be only the decisions of the commission as they are presented in reports on the floor of the house. When Lord Robert was asked later what he thought the procès verbal would be he replied: "A full report, but not a stenographic report." When M. Viviani was asked the same question he replied: "A communiqué of ten lines."

Open Assembly's Importance Wanes.

As matters stand, therefore, six separate commissions, on which each of the forty-two nations of the Assembly has a member, will consider all questions proposed and each nation will present its point of view. In these sessions each decision must be inevitably the same as it will be in the open assembly which will consider the reports. The open assemblies will, therefore, be only

Continued on Page Two.

"MECCA" AT THE CENTURY THEATRE.
Most beautiful production, greatest sensational success known in history of the world. Evgs. 8, Mat. Today at 2, 50c to $2.—Advt.

French Cabinet Approves Cut In Term of Military Service

PARIS, Nov. 16.—The French Cabinet today approved in principle measures calling for eighteen months' compulsory military service.

The reduction of the term is not to be immediately applicable. It is to become effective aftern an indeterminate period, the length of which will depend upon the foreign situation and the state of the national defense.

Andre Lefevre, the Minister of War, indicated his desire to resign when the Cabinet opposed his view that the eighteen months' term of service should not be considered now. He had favored the two-year term. Premier Leygues, however, advised him to remain, and the resignation of the War Minister is not yet effective.

BAVARIA ROYALISTS READY FOR REVOLT

Ludendorff and a Strong Militia Are Counted Upon to Set Up Independent State.

LOOK FOR FRENCH SUPPORT

Conservative Parties in Saxony Make a Clean Sweep in the Parliamentary Elections.

Copyright, 1920, by The Chicago Tribune Co.

MUNICH, Nov. 16.—Bavaria faces a revolution. Everything is ready—men, guns, money, leaders and General Staff—and all that is awaited is the signal. This time it will not be a Left Wing revolution, like that of two years ago, but a Right Wing or Monarchist revolution, which will have three objects. The first object is the formation of an independent State, free from German control. The second, creation of a Regent Governorship, replaceable, when the people are ready, by a King. And, third, a league or treaty with France guaranteeing Bavarian independence and relief from the enormous war burden which the rest of Germany will bear.

Sensational as these conclusions may seem, they are not only the views of the writer and several other Tribune correspondents who have investigated conditions throughout Bavaria, but also they are the conclusions of the leaders of Bavarian parties whose politics diverge greatly, Bavarian military leaders, business men, and the general run of people casually met everywhere.

The real ruler of Bavaria today is Dr. Escherich, founder of the "Orgesch," or Bavarian Home Militia, whose strength is about 100,000. Dr. Escherich is a plain, honest native and a sincere Monarchist, who patriotically organized the militia in order to prevent future uprising in Germany.

But behind Escherich there is a group of old German staff officers who will remain in the background until success of the monarchist movement is imminent. The chief of these groups is General Ludendorff, who has moved into Bavaria, and is spending his time in watchful waiting.

The signal for the monarchist revolution is to be given when there is enough pretext to enroll that part of the population which at present is lukewarm or undecided.

Await French Move in Ruhr.

One plan for the revolution is the following:

General Nollet, the French head of the Entente Disarmament Commission, has just sent a note to the Berlin Government insisting that Bavaria disarm the Escherich organization. Dr. Escherich refuses. Within a few weeks it is expected that the Entente will supplement the note with a threat to occupy the Ruhr basin.

Fulfillment of this threat, which has been discussed frequently, will be followed by workers, Socialists and Communists declaring a general strike, which also has been long threatened, according to influential Bavarians. The general strike will be followed by armed conflict between the "Orgesch" and the workers, in which the coup d'état long planned could easily be accomplished. Bavaria, having 100,000 troops, will withdraw from the German confederation, and a regency will be established.

It is the opinion of many Bavarians that the French demands for Bavarian disarmament and the threat of occupation of the Ruhr district will synchronize with the plans of Dr. Escherich and the monarchist organization. At any rate, it is obvious here that all French moves, including the demand against the Bavarian militia, have been received by counter-revolutionists with satisfaction instead of alarm.

For example, I recently interviewed one of the leaders of the Bavarian

Continued on Page Three.

VENIZELOS RESIGNS WITH HIS CABINET; TWO DEAD IN RIOTS

Regent Summons Ex-Premier Rhallis, Who Is Expected to Form New Ministry.

CONSTANTINE AWAITS CALL

Must Answer It, He Says, if the Greeks "Choose to Continue Their Allegiance to Me."

LONDON AND PARIS AGHAST

British and French Foreign Offices Foresee Embarrassment for Cherished Policies.

ATHENS, Nov. 16 (Associated Press).—Premier Venizelos's Cabinet resigned early today, and Admiral Coundouriotis, the Regent of Greece, has sent for George Rhallis, to whom, it is is expected, will be intrusted the formation of a new Ministry.

M. Rhallis, a former Premier, is 80 years old. His last public office was that of Minister of Finance in the Zaimis Cabinet in 1916.

The latest returns from the election give the supporters of M. Venizelos 118 Deputies against 250 Royalists. M. Venizelos and all but two of his Ministers were beaten. None of the Venizelist candidates were elected in Greece and Macedonia, with the exception of Epirus and the Aegean Islands.

The complete victory of the Opposition seemed almost certain last night, although final results were still lacking. Even the leaders of the elements opposed to Premier Venizelos in the elections held on Sunday were surprised by the showing their candidates had made in Macedonia and Attica.

It is said that M. Venizelos will leave the country, and that he has advised Liberals to abide by the verdict of the people.

Demetrios Gounaris, leader of the Opposition, has declared that the foreign policy of Greece will not be changed.

Two Killed in Post-Election Fights.

Two persons were killed by shots fired from houses facing the Foreign Office yesterday. It was declared that reactionary elements were responsible for the firing. Armed police rushed to the scene, and a lively fusillade resulted.

Troops fired from a number of points on several occasions yesterday to disperse after-election trouble-makers. There is said to be danger that the army may get out of hand.

The disorders began with a parade of Opposition adherents to attack the Liberal Club. Troops stationed within the club quarters fired upon the marchers.

The military later attacked the Opposition headquarters, from which a few shots came. For two hours the headquarters were besieged and bombarded by the troops. A number of bystanders were wounded.

Troops are guarding the public places and the homes of the leaders of both sides.

CANEA, Island of Crete, Nov. 16.—The Venizelists were uniformly successful in the elections in Crete. No Opposition candidate was returned.

Report That Rhallis Has Accepted.

LONDON, Nov. 16.—George Rhallis, former Greek Premier and Minister of Finance, has been asked by the Regent to form a Cabinet succeeding that of Eleutherios Venizelos, which resigned this morning, says a Reuter dispatch from Paris.

The Athens Bourse has been closed because of the fear of a panic, it is said.

Another Reuter message from Athens said M. Rhallis had accepted the task of forming a cabinet. The former Opposition leaders, it was added, were expected to meet today to decide whether they would recognize Admiral Coundouriotis as Regent.

Constantine Hopes to Return.

LUCERNE, Nov. 16.—Ex-King Constantine of Greece, and Professor Georgios Streit, former Greek Foreign Minister, who is with the ex-King here, spent a wakeful night last night receiving hourly telegrams on the result of the Greek elections from Athens. They were greatly pleased at the defeat of their arch-enemy, Premier Venizelos.

Constantine, it is known, hopes to return to the throne, but he is still doubtful whether the Opposition will call him.

Meanwhile congratulatory telegrams, especially from monarchist countries, are pouring into Lucerne.

The ex-King has refused to make any

Continued on Page Two.

W. D. Vanderlip Denies Acting for Harding; Tells of Soviet Stores Offered for Trade

STOCKHOLM, Nov. 16.—W. D. Vanderlip of California, who has been in Russia seeking concessions for a Western syndicate, issued a statement today denying the intimation that he had been in Moscow at the instigation of Senator Warren G. Harding in an endeavor to bring about recognition of Russia by the United States.

"I came to Russia for commercial purposes," he declares, "and I have succeeded in my efforts."

Mr. Vanderlip confirms the reports that he has leased for sixty years in behalf of the syndicate 400,000 square miles of Russian territory and that he has made other extensive contracts. With respect to these he says:

"I have obtained an agreement whereby the Russian Government will purchase in America in three years $3,000,000,000 worth of merchandise, offering in payment therefore gold, platinum, furs, oil, products, manganese, copper, timber, pulp wood, flax, hides, grain and other raw materials, great quantities of which are ready for immediate shipment. Preference is to be given to ships of the American merchant marine."

Mr. Vanderlip asserts that within a few months the unsettled conditions in the Far East will be returning to normal and that goods purchased in America will move freely from all Pacific coast ports over the Chinese Eastern and Siberian railways, as well as to the Baltic ports.

FALL MALL Rounds the cigarette with a free and easy draught. —Advt.

SIX (6) BELL-ANS in a Little HOT Water for INDIGESTION. Quick relief.—Advt.

$20,000 Gem Theft in Paul Brunet Home Bared By Arrest of Window Cleaner and Saloon Man

A theft of jewels valued at $20,000 from the home of Paul Brunet, in the Wendolyn apartments, 100th Street and Riverside Drive, on Oct. 28, became known last night after the arrest of William Burns, 30 years old, living at a Mills Hotel, and Abraham Abrams, a saloon keeper, at 31 West 115th Street. Burns is charged with grand larceny, while Abrams is charged with receiving stolen goods. None of the jewelry was recovered.

Mrs. Brunet, whose husband is President of the Pathé Exchange, Inc., of 25 West Forty-fifth Street, said that on the day of the robbery she was alone in the apartment when a window cleaner came from an agency to clean the windows. After cleaning two rooms he went into her boudoir, Mrs. Brunet said, and she sat in a chair in another room, where she could watch him, as her jewel casket was in the top drawer of a dresser. Mrs. Brunet said she became suspicious when he had been in the room for several minutes without making any noise and keeping out of her sight, so she went in to investigate and found the jewel case on the top of the dresser, empty.

Two maids answered her screams for help, Mrs. Brunet said, and the doorman was immediately notified, but the window cleaner had apparently escaped through another apartment and down the servants' stairs to the cellar. Mrs. Brunet immediately telephoned to her husband, who notified the police of the 100th Street station of the robbery, giving them a list of the jewels.

Detectives Fitzgerald and Morrel obtained a description of the window cleaner from the agency and last night they found him at the Mills Hotel, Seventh Avenue and Thirty-sixth Street. Mrs. Brunet went to the police station and identified him, according to the police, as the window cleaner who disappeared when the jewels were stolen. Abrams was arrested later. Both denied all knowledge of the robbery.

The stolen jewels consisted of one five-carat diamond ring, two small diamond rings, three diamond and pearl bar pins, two diamond studded bracelets and a diamond studded gold watch. Burns and Abrams will be arraigned in the West Side Police Court this morning.

HOOVER ASKS LABOR TO HELP RECOVERY

Tells Federation Officials It Must Share in Removing Industrial Obstacles.

LABOR ADMITS SOME FAULT

Aim to Revise Workers' Policy Through Study of Economic Conditions.

WASHINGTON, Nov. 16 (Associated Press).—Herbert Hoover, former Federal Food Administrator, was called into conference today by the Executive Council of the American Federation of Labor as it continued a discussion of economic and industrial conditions, presumably for the purpose of framing a policy to be followed by the federation in legislation which it will urge on Congress. Robert B. Wolf, consulting engineer of New York City, appeared with Mr. Hoover and participated in the discussion.

Mr. Hoover was invited to the meeting, it was explained, because of his wide knowledge of economic and industrial conditions in America. It was indicated that the council desired and had obtained from him data which eminent engineers have gathered on questions affecting labor.

Members who were in the council meetings behind closed doors were disinclined to talk of the discussions. There was evidence, however, that Mr. Hoover's views did not place all blame for conditions now confronting labor on employers. It is known that at the conference some members of the council, while holding employers largely responsible for present conditions, admitted that individuals and even groups of workers had not "played fair" in some instances.

Mr. Hoover was understood to have told the conference that labor must do its share in the elimination of industrial faults and ills which make for unemployment.

Differ on Unemployment Causes.

Council members said that they had been deeply interested in Mr. Hoover's discussion of existing conditions because of its bearing on the Federation's search for methods which will avoid intermittent operation of industry and consequent unemployment. It is understood that Mr. Hoover was told that labor leaders regarded the action of some employers in closing plants or operating on part time as "little short of a social crime."

With this view, however, the former Food Administrator was said not to have agreed, explaining to the council that he believed other conditions affected plant operation more than the labor leaders realized. He pointed to credit conditions, the slackening of foreign as well as domestic demand and certain other related causes, it was understood.

As to the future outlook, Mr. Hoover made no forecast. He did say, however, that he believed the existing economic depression was of a temporary nature, and that it constituted a part of the period of transition from war to peace conditions.

Aim to Reshape Labor Policy.

Among labor leaders there was a suggestion that the changing conditions of which Mr. Hoover spoke would necessitate changed policies on the part of organized workers and particularly of the Federation. They indicated that they were attempting to arrive at new conclusions and reshape their policy through the study of economic and industrial conditions confronting them as well as the employers.

It developed today that a number of important conferences between labor officials and engineers and economists were held in various parts of the country during the Fall. The Federation has been assembling information thus obtained for the study now in progress.

President Gompers is understood to have said to his associates that greater consideration and a better understanding must be accorded the "human element" in production, if output is to be increased and waste eliminated. His views were understood to have indicated strongly the belief that better co-operation must be attained between organized labor and engineers, holding that the engineers know that organization and co-operation are necessary in order to utilize power—human or material.

The council probably will continue its discussions for several days more, although it was not believed that any other persons would be asked to meet with it.

Organized labor's program for the coming year is being framed at the

Continued on Page Four.

FINANCIAL ASPECT FIRM, SAY BANKERS

Liquidation Will Continue in Orderly Manner Without Hardships, Leaders Agree.

BIG GROUP AT MEETING

Sabin Calls On Retailers to Adjust Prices to Meet the New Conditions.

The general financial situation, notwithstanding the protracted liquidation of commodities and securities, is fundamentally sound, so far as leading bankers can see. The liquidation probably will continue, but there is every reason to believe it will be conducted in an orderly manner, without any undue hardships being worked upon the community in general. Further, there are no "sore spots" now visible in the banking situation, and none are anticipated.

This was the consensus of a group of the most prominent and powerful bankers in the city, which met yesterday afternoon at the offices of J. P. Morgan & Co. The meeting was informal, but it included ten of the biggest men in the Wall Street section and could hardly have been more representative of big financial interests if it had been planned long in advance.

The occasion was the regular monthly meeting of the Board of Directors of the Foreign Finance Corporation, an organization formed some months ago by the Morgan firm. After the meeting adjourned nine of the Directors remained to discuss the general financial situation. These were:

Thomas W. Lamont, Thomas Cochran and Dwight W. Morrow of J. P. Morgan & Co.; Albert H. Wiggin, Chairman of the Board of the Chase National Bank; James Stillman, President of the National City Bank; Seward Prosser, President of the Bankers Trust Company; Charles H. Sabin, President of the Guaranty Trust Company; George F. Baker, Jr., Vice President of the First National Bank, and Gates W. McGarrah, President of the Mechanics and Metals National Bank. Harvey Gibson, President of the Liberty National Bank, attended for a short time, but left before the second conference had gone very far.

Following the meeting, which lasted until late in the afternoon, those who had been present said that views had been exchanged and that it had developed that none present entertained any apprehension over the general situation.

Each banker was asked in turn if he personally knew of any "sore spots," and invariably the answer was in the negative. All conceded that the liquidation of commodities and securities might continue for a time, and most appeared to believe this inevitable, but they were unanimous in the opinion that, whatever further liquidation there might be, the operation would be carried on along orderly lines and with a minimum of disturbance.

Regarding the probable course of money rates it seemed to be the belief that some ease might be looked for within a relatively short time. How far this movement might be expected to go no one would prophesy.

SABIN IS OPTIMISTIC.

But Says Retailers Must Aid in "Thawing Out" Credits.

Charles H. Sabin, President of the Guaranty Trust Company, expresses the belief that, while commodity and security price liquidation may still have some stages to pass through, there is much in the present outlook to inspire confidence. The banker holds that retail merchants must realize that they, too, must meet the inevitable economic trend and adjust their prices to meet new conditions. Only in that manner, he maintains, can the situation be stabilized and "frozen credits" thawed out.

"I know that this is not a pleasant message," Mr. Sabin adds, in a statement in the November issue of The Guaranty News, published by the trust company's employes, "but I am firmly convinced that the sooner such a policy is pursued the less costly and painful it will be to all concerned. The process of deflation must include all the elements in the body economic sooner or later, and there can be no escape from the inexorable law which directs it.

"There is so much in the present situation to inspire confidence and hope for the future that it is little short of criminal for any one to paint the picture so blackly, through either ignorance

Continued on Page Eight.

SHIP BOARD FUNDS DIVERTED, HE SAYS; $623,000 PAID TWICE

Engineer Asserts $116,000 Lent to Build Plant Was Used on Another Project.

CONTRACT RAISED $143,000

Collusion in Bids and Furnishing Supplies Charged—Big Loss Seen on Engines.

MACHINERY LEFT IN RAIN

Submarine Boat Corporation Cites Inspectors' Reports to Refute Defective Rivet Testimony.

Testimony purporting to show that $116,000 of Shipping Board funds, intended for the completion of the plant of the Terry Shipbuilding Company at Savannah, was diverted to the Savannah Dry Dock Company, a subsidiary, was given yesterday before the Congressional select committee on Shipping Board operations by Paul H. MacNeil, 635 Thirteenth Street, College Point, L. I., who was resident engineer for the Shipping Board, in charge of dry dock construction and repairs at Savannah, from February, 1918, to September, 1919.

Mr. MacNeil further testified that the plant of the National Shipbuilding Company at Savannah was built on a site owned by R. S. Sallis, who represented the Emergency Fleet Corporation as resident manager of the plant. While attached to the Emergency Fleet Corporation, MacNeil testified, Sallis procured from the Government a loan of $100,000, to be used in constructing the Federal Marine Railroad, of which he was an organizer. While this enterprise had been completed, MacNeil did not know whether the money or interest on it had been paid.

The witness said that under the laws of Georgia it was probable the title to the National Shipbuilding plant might pass to Sallis, as owner of the marsh land on which the plant was built, because the contract between the Government and Sallis was indefinite on the subject of ownership after the war. The rental for this land, he testified, was ten times what should have been allowed.

Machinery Left Unprotected.

At the Terry Shipbuilding plant, MacNeil testified, machinery and other equipment for the five ships that concern had contracted to build was left unprotected against the weather. He roughly estimated the value of this machinery at $1,500,000 to $2,000,000.

When assigned to Savannah, MacNeil testified, he had five yards under his supervision. He was under R. H. Dillingham, District Plant Manager, at Jacksonville, but had never received from his superior specific instruction as to the limit of his authority. He said the yards were organized in a satisfactory manner, perhaps even better than was the Emergency Fleet Corporation staffs, because they could always get the better of the Government.

Questioned about the National Shipbuilding Company, Mr. MacNeil said its plant was closed down when he arrived at Savannah. Here again he found machinery of great value unprotected from the weather. He also found that equipment ordered before the plant was closed was still being received. When he made efforts to stop these shipments, he was advised to keep his hands off.

Of all the companies which came under his observation at Savannah, the witness testified that the Southland Corporation was the only one he considered to have been "clean and above board."

Overcharges on contracts were alleged by William R. Morton, formerly attached to the Department of Investigation of the Shipping Board. He took the stand in the morning and continued his testimony in the afternoon. On July 28, 1920, he resigned as an Inspector to accept a position with the United States Mail Steamship Company.

Blocked Calling of Witnesses.

Chairman Walsh asked the witness why he had requested the committee at the hearings in Seattle not to call certain witnesses. He replied it was because he did not want these persons to gain immunity because of their appearance before the committee.

Concerning overcharges Mr. Morton cited the case of the Union Iron Works at Norfolk. From the Secretary-Treasurer of that company the witness said he had procured an affidavit alleging that Chief Inspector Lester George, who stood high with Shipping Board officials, had received five shares of the stock of the company. He said the certificates were returned several months later.

Payments were made to that company on the basis of representations that they had fifty-eight men at work on Shipping Board contracts, whereas it later was found that their entire force, including office personnel, was only fifty-two. He said the company often sent their workmen to a ship in midstream, where they stayed for a week sometimes, shooting craps, and the board was asked to pay the bill for their supposed working time. Reports on this state of affairs were made to the Shipping Board, and later Mr. Morton was sent to the Pacific Coast.

In Seattle, he testified, he uncovered irregularities reaching as far as Yokohama.

Mr. Morton was again questioned about overcharges on the South Atlantic Coast, and said that at Norfolk the board was charged $25 a ton for water which cost the contractor 90 cents. Another instance, he said, involved the employment of a blacksmith, an assistant and a mechanic to replace a hinge on

Continued on Page Three.

Declares a Minister 'Cruel' Who Keeps Family on Poor Pay

CLEVELAND, Nov. 16.—It is extreme cruelty for a minister to retain his post at $93 a month when he has a wife and five children to support, Frank C. Phillips, Common Pleas Judge, declared in an opinion handed down today in a divorce suit filed by the Rev. Benjamin A. Sherwin against his wife.

Judge Phillips refused to grant the divorce and ordered that he pay his wife $60 a month alimony. Custody of their five children was given to Mrs. Sherwin.

"I consider it extreme cruelty for a man with a wife and five children to remain at his job, even though it be that of a minister, which pays only $93 a month. An able-bodied man such as you are should have taken up some other profession," Judge Phillips said.

Sherwin has employment as a machinist.

HARDING CONSIDERS VISIT TO MEXICO

Representative of Gen. Obregon Invites Him to Be Present at Inauguration in Mexico City.

HE CANNOT WELL DO THIS

But May Make a Stop at a Mexican Port on Return From Panama if It Can Be Arranged.

Special to The New York Times.

BROWNSVILLE, Texas, Nov. 16.—President-elect Harding has received an invitation from General Obregon, President-elect of Mexico, to be present as the guest of Mexico at his inauguration in Mexico City on Nov. 30.

General Obregon's invitation was delivered to Mr. Harding by a personal representative at a conference here last night, arranged, it is understood, by Senator Fall. The President-elect told the Mexican emissary, according to a statement issued by Senator Fall, that it would hardly be possible for him to make the trip to Mexico City, but that he would consider arrangements to have his ship touch at a Mexican port on his return from the Canal Zone. He suggested Vera Cruz, but said he could give no definite assurances.

In receiving General Obregon's representative, President-elect Harding departed from his announced intention of having no conferences with emissaries of any Mexican faction. He had no desire, it was said, to become involved in a matter which might embarrass the Administration and one that may have to be dealt with before March 4. At the same time, it was generally understood that if General Obregon, and not self-appointed representatives, asked for an interview such a request might not be denied in view of the fact that both the Senator and the General occupy the same relative positions in their respective countries.

Torres Brought Invitation.

Senator Fall, who is a close personal friend of the President-elect and Chairman of the Senate Subcommittee on Mexican Affairs, is expected to occupy an important rôle as adviser on Mexican affairs to the Harding Administration. Senator Fall's statement says:

"Mr. Elias L. Torres, special envoy from the Mexican Secretary of Foreign Affairs, Doctor Cuterto Hidalgo, and also the friend and personal representative of General Obregon, President-elect of Mexico, spent an hour with Senator Harding and myself on the private car of Senator Harding. Mr. Torres had come from San Antonio with me. He was commissioned by the Mexican Government, and also by General Obregon, to invite Senator Harding, during his present trip in Gulf and Caribbean areas, to visit the City of Mexico as the guest of the Mexican Republic.

"It was indicated as the particular desire of the Mexican Government and General Obregon that Senator Harding should find it possible to be in the City of Mexico on Nov. 30, when General Obregon will be inaugurated President of Mexico.

"It was explained that an itinerary could be arranged for Senator Harding's trip to and from the Canal Zone by which it would be possible for him to be in Mexico City on the indicated time and yet to keep his engagement, heretofore announced, to land at Norfolk, Va., on Dec. 5.

"Mr. Torres urged the very earnest desire of the Mexican Government and of General Obregon, that this visit should afford opportunity for a fitting testimonial of the friendship and amity of the Mexican people and State for the United States and likewise of the reciprocal feeling of the American people and of Senator Harding toward Mexico.

"It was pointed out that since his own election to the Mexican Presidency, General Obregon has visited several places in the United States for the purpose of attesting the warm sentiments he entertains for the United States; and, therefore, that it would be entirely appropriate for Senator Harding, if he were so inclined, to return the visit by accepting the invitation to Mexico.

Mr. Harding's Reply.

"Senator Harding said to Mr. Torres that it would give him the greatest pleasure and delight to accept the invitation, provided it could be arranged as to dates and steamship movements, without interfering with the previously arranged itinerary for his trip. He expressed himself as deeply appreciating and fully reciprocating the sentiments of friendliness which were attested by the invitation and the cordial manner of its presentation. He suggested that it would be hardly possible for him to make the trip into the interior of Mexico so far as Mexico City or to be a guest at the inauguration of General Obregon, but he added that he would consider arrange-

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'WHITEWASHING,' UNTERMYER'S TERM FOR CITY INQUIRY

Protests to Mayor Against Calling on Departments to Investigate Themselves.

UNNECESSARY, HE ASSERTS

His Plan Would Safeguard City While Lockwood Committee Developed Evidence.

LAGUARDIA ALSO OBJECTS

Wants Another Lawyer Substituted for O'Brien—Court Upholds Legislative Committee.

In a letter sent last night to Mayor Hylan, Samuel Untermyer, counsel to the Lockwood Committee, attacked the city's proposed investigation of $62,000,000 worth of contracts, saying that it might generally be regarded as a "whitewashing operation." The purpose of the plan he submitted to the Board of Estimate on Monday, Mr. Untermyer said, was to safeguard the city pending further developments as well as "to avoid the impossible task of calling on the city departments to investigate themselves." He asked the Mayor to appear before the Lockwood Committee at the City Hall today.

Earlier in the day President F. H. LaGuardia, of the Board of Aldermen, in a statement, suggested that Corporation Counsel John P. O'Brien named by the Mayor to conduct the city's investigation, be supplanted by a lawyer who was not "one of the family." He desired to have the appointment of the investigator made by the minority of the Board of Estimate.

Judge Joseph F. Mulqueen, in General Sessions, overruled the demurrer to the indictment of George S. Backer, wealthy builder, and sustained the Lockwood Committee. Backer will plead today and may go to trial in a week.

The first meeting of the Building Trades Council since the beginning of the Lockwood Committee's investigation was held yesterday at its offices, 12 St. Mark's Place, and the supporters of Robert P. Brindell, President of the council, who is under fire in connection with the investigation, charged that the investigation was being held for the purpose of prejudicing the public against the Council and to prevent its members from obtaining an increase of $1 a day on Jan. 1.

John T. Hettrick, whose "disappearance" was rumored yesterday, said last night at his Summer home near Beabright, N. J., that he would remain there until advised to return by Robert Elder, his counsel.

Untermyer's Letter to Hylan.

Following is Mr. Untermyer's letter to the Mayor:

Nov. 16, 1920.

Hon. John F. Hylan, Mayor, City of New York, New York:

My Dear Mr. Mayor—You will please recall that your examination before the committee was suspended on Thursday to enable you to produce certain letters and other papers that you had failed to bring with you. When we resumed on Friday morning you stated that you had certain of the papers with you, but owing to the examination of Mr. Snyder and other matters the completion of your testimony was postponed. If agreeable to you we will continue it, but hope to detain you only a very short time. We expect to begin at about 10 o'clock, but in order to take as little of your time as possible we will send for you when we are ready.

I take this opportunity of registering my protest against what has been reported to me as the behavior of your Corporation Counsel yesterday before the Board of Estimate behind the backs of the committee and myself and which could hardly have happened without your tacit approval.

We had appeared before the board in response to its urgent request to aid the city in solving the difficult problems growing out of the many millions' worth of fraudulent contracts that have been saddled upon the city. This is especially true of the Board of Education and other departments in cases where they have not taken the precaution to require the names of subcontractors.

Realizing the importance to the city of prompt action and of a constructive program in dealing with the situation I had spent hours in furnishing for the consideration of the Board of Estimate a comprehensive plan, which I outlined to the board and which met with its approval to such an extent that it was then and there, in my presence, resolved by the board to ask me to join with the Corporation Counsel in formulating the papers necessary to put the plan in operation.

Says City Would Get Evidence.

It was also made plain to the board during this conference that whilst it was beyond the scope and power of the committee and would deflect its activities to enter upon a special and separate investigation of the many city contracts, the evidence thus far developed satisfied me that most of those covering equipment connected with the schools were fraudulent in that they were the result of collusive bidding.

I produced a list of these subcontracts that was kindly furnished me by the Controller and that was printed for our convenience, on which appeared the names of these subcontractors, and explained that we were eventually

going into an investigation of all lines of the building trades, and that in the course of that inquiry evidence would from time to time be developed that could be made available to the city and on which it could act, thus rendering a separate investigation of the contracts at this time unnecessary. Meanwhile the city would be amply protected in proceeding with all contracts, except those already exposed as fraudulent, by the plan of guarantees and withholding payments, &c., which had been outlined by me and was to be put in force. This plan apparently solved the situation for the time being, and we left the conference on the understanding that it was ended and that the board would consider the question of whether, with these safeguards thrown around the city's rights, it would now await the development of our investigation which would in the end effectively though incidentally cover all city contracts.

No sooner were our backs turned, if I am correctly informed as to what happened, than the measure of your sincerity and that of the Corporation Counsel as your spokesman in desiring our aid in a real investigation and in the solution of this difficult problem, was made all too apparent. If I am rightly advised as to what occurred the Corporation Counsel almost immediately after our departure took advantage of our absence to turn the meeting into an attack on the Lockwood committee by belittling its work which, if it had done nothing beyond breaking up the fraudulent Court House contracts would have been well worth while) and by falsely asserting and giving the extraordinary advice that the committee had not yet presented the proof that would justify the cancelation of a single contract with the city—all this in the face of the fact that the city, presumably on his advice, has already canceled millions in contracts.

Grave Responsibility Involved.

If you or he acts on any such assumption a grave responsibility will be involved, which I hope for the sake of the city as well as yourself you will not assume. The plan outlined will, if put into effect, fully protect the city and enable it at the same time to await developments without involving an inquiry by the departments without adequate power of their own acts that might be generally regarded as a "whitewashing operation."

The entire purpose of our plan in thus safeguarding the city pending further developments was to avoid the impossible task of calling on the city departments to investigate themselves.

When we accepted in good faith the invitation of the Board of Estimate to attend the conference we could not have contemplated that it would have been turned into an attempt, on the one hand, to justify the past actions of city officials, or, on the other hand, as a medium for an attack on the work of the Lockwood Committee.

The issues involving the city are, however, so serious and far reaching that, notwithstanding this evidence of bad taste (to put it mildly), our commitments to formulate the documents between the contractors and the city necessary for the protection of the latter in the making of future payments, and to attend future meetings of the board when so requested, will hold good, but on the distinct understanding that the conferences will hereafter be confined to the particular business in hand and that they will not be used for the purposes of self-exploitation, defense or attack.

Very truly yours,
SAMUEL UNTERMYER.

Labor Inquiry Near an End.

At its sessions today, tomorrow and Friday the Lockwood Committee hopes to close up the labor phase of its inquiry and then to embark on its attempt to show combines among the thirty-two manufacturers of building materials, following which the part played by insurance companies and savings banks in the housing situation will be taken up.

In his statement yesterday President LaGuardia said he would insist at the meeting of the Board of Estimate on Monday that a special Assistant Corporation Counsel be named to conduct the inquiry and that a thorough investigation be made. He said that he and Henry H. Curran, Borough President of Manhattan, constituting the minority members of the Board of Estimate, should name the man to conduct the inquiry.

While Mr. LaGuardia did not desire ti impugn the motives of Corporation Counsel O'Brien, he said, he could not help but feel that Mr. O'Brien was "one of the family." The lawyer chosen, he said, should have two ends in view: first, to bring out evidence of the misconduct of any city officials in letting contracts, and, second, to vindicate all city officials not guilty of misconduct "or who, unwittingly might be connected with alleged fraudulent bids.'

"I hope the Lockwood Committee, which is devoting so much time to the investigation of union labor, does not join the whitewashers' union itself," he said.

Mr. O'Brien announced that he would begin his investigation for the city on Monday. The school contracts will be the first to be examined, and then will follow others, including those pertaining to subway construction. He said that preliminary work is already under way and announced he would be assisted by members of his staff. He has also asked the co-operation of all city departments and private citizens who may be in a position to furnish the city with information.

Would Aim to Bring Out All Facts.

Mr. O'Brien said he was approaching his task with an open mind and that his one aim would be to bring out all the facts. He said he would respect the rights of witnesses.

The largest meeting of the Building Trades Council since its organization in last January was held yesterday. Of the 137 walking delegates from the building trades unions about 100 were present. It was reported that fully 80 per cent. of the delegates appeared to show their loyalty to Brindell and assured him that he was "as popular as ever" with the rank and file of their unions.

Senator John J. Dunnigan of the Bronx will act as Chairman of the Lockwood Committee when it examines into the affairs of the insurance companies. Chairman Lockwood is counsel to the Postal Life Insurance Company and has asked to be relieved of the chair when insurance companies come up for consideration.

Sustains Lockwood Committee.

In his decision yesterday Judge Mulqueen discussed the contention of Edmund L. Mooney, counsel to Backer, that the Lockwood committee had no right to administer an oath because it was without power after the Legislature adjourned sine die. The court held that the legislative power was unrestricted and unlimited.

"The purpose for which legislative committees are usually appointed is to conduct investigations into matters of public concern, with a view to proposing remedial legislation," he said. "Such investigations are more or less protracted, and consequently it is usually provided by the resolution that the committee may sit and act during recess or after adjournment of the Legislature. "Such is the case here. From time immemorial the practice of conferring power on legislative committees by concurrent resolution to sit and function between sessions of the Legislature has been exercised in this State. As early as 1846 the learned John Van Buren, then Attorney General of the State, rendered an opinion to this effect. Since then innumerable legislative committees have been appointed in this State by concurrent resolution, and so far as I can ascertain no one has ever thought of disputing the authority or legality of the conferring of such a power by resolution of the two houses. This fact alone would seem entitled to controlling weight on the question of constitutionality. Therefore, I believe that the contention of the defendant that such a power could not be granted by concurrent resolution is without merit. Motion denied and the defendant must plead to indictment."

CO-OPERATIVE TENANTS WIN.

Jury Decides 28 Obdurate Families Must Leave Woodrow Court.

A jury before Municipal Court Justice Edgar J. Lauer in the Seventh District Court deliberated for fifteen minutes yesterday and then awarded a verdict in favor of fifty-three co-operative tenants of Woodrow Court, St. Nicholas Avenue and 168th Street, who brought suit to oust twenty-eight obdurate tenants. It was said that the case was the first of its kind under the new rent laws.

The house was sold under the co-operative plan to fifty-three families. Of the fifty-three tenants then in the building twenty-eight refused to move when an attempt was made to gain possession. They engaged Edmund L. Mooney to act in their behalf. The tenants, organized as Woodrow Court, Inc., were represented by David Podell.

Mr. Podell held that under Chapter 942 of the laws of 1920 the tenants who purchased the house were entitled to the apartments they bought, because the law stated that where 100 per cent. of the apartments were purchased on the co-operative plan and in good faith the purchasers might have possession.

Mr. Mooney announced he would ask for a new trial. Counsel were given until next Wednesday to submit briefs.

It was reported yesterday that the Municipal Courts in the city already are holding between $2,000,000 and $3,000,000 in rent which tenants have deposited as the result of litigation started since the new rent laws went into effect.

Judge Lauer said that from $20,000 to $25,000 was paid daily into the clerk's office at the Seventh District Court, and up to yesterday the amount collected since Oct. 1 was about $250,000. The record of other courts is reported to be lower.

"Clerks are working until midnight and on Sundays, and no provision has been made by the Board of Estimate to engage additional help," said Judge Lauer.

In a letter yesterday to the Justices of the Municipal Courts Stewart Browne, President of the United Real Estate Owners' Association, said Justice Frederick Spiegelberg had advised him that the law gave each Justice discretion as to the payment of money deposited with the court in rent litigation. The only question raised was what protection there would be if the judgment was for only part of the money deposited and paid to the landlord, he said.

Mr. Browne's answer was that the court and the tenant were fully protected, as the landlord could evict the tenant and the court might order that any overplus should be charged to future rent.

BUILDERS TO REFUSE RISE.

Association May Be Unanimous Against Demand, Says President.

There is little likelihood that the Building Trades Employers' Association will grant the demand of the Building Trades Council for an increase in wages of a dollar a day, according to a statement yesterday by Roland Taylor, President of the association. The employers will meet this afternoon at their headquarters, 30 West Thirty-third Street, and Mr. Taylor said the indications were that the demands of the men would be refused unanimously.

The present wage scale calls for $10 a day for bricklayers, $9.50 a day for plasterers and $9 a day for members of the inside trades. The agreements for these wages all run until Dec. 31, and the employers were said to be united in opposing any increase at this time.

The recent revelations of the methods of Robert P. Brindell, President of the Building Trades Council, by the Lockwood committee, will also probably be discussed at the meeting, and some of the employers were said to favor an "open shop" policy toward labor if the workmen persisted in their demand for more pay. Although Mr. Taylor recently intimated in a speech at the meeting of the State Architects' Association that such a policy was possible, he said yesterday that he did not believe it would be considered.

WILD DOGS ATTACK WOMEN.

Posse Starts Hunt for Ravenous Animals Near Poughkeepsie.

Special to The New York Times.

POUGHKEEPSIE, Nov. 16.—A pack of wild dogs, attacking the Mother Superior and a nurse of St. Francis's Hospital, just north of the city, marked the culmination of a series of depredations committed by these animals, and a posse consisting of Sheriff Cyrus Morehouse, two Deputy Sheriffs and Under Sheriffs started out with shotguns to exterminate them.

The dogs for several months have proved a menace to the people of that vicinity. On Monday night the Mother Superior at the hospital was attacked and her clothing torn, and this morning one of the nurses on her way to take a car on the hospital branch was attacked and her clothing also badly torn.

There are at least eight dogs in the pack. It is not known where they came from. They are said to be of mixed breeds and fleet of foot. The robbing of many chicken coops in the neighborhood has for several weeks been laid to the dogs.

The dogs are said to howl like wolves all night. They present all the traits of the wolf, have learned to hunt for their living, and are ravenous.

The dogs made their homes in burrows in a cemetery in the vicinity of the hospital, and it was there that the posse started tonight to dig the animals out.

HELD AS HOTEL THIEF.

Man Accused of $18,000 Robbery at Claridge and Suspected of Others.

Through the arrest of Harry Boise, alias Breese, of Toronto, Canada, early yesterday morning Detective Sergeants Daly and Martin expect to clear up a number of mysterious hotel thefts. Boise was arraigned in the West Side Court and held on a charge of being connected with the theft on Oct. 14 of $18,000 in stocks, bonds and jewelry from the room of Mrs. Mary Armistead of Atlanta, Ga., at the Hotel Claridge. The detectives said he admitted knowledge of the theft.

Boise was arrested soon after midnight as he was about to enter the McAlpin Hotel. The detectives said they followed him for five hours on Monday night, and saw him enter the Belmont, Biltmore and the Commodore. The detectives said Boise, who was known to them, was suspected of having stolen last Wednesday night a suitcase containing $250 worth of clothing from Frederick Powers, a hotel manager of Rochester, while Powers was a guest at the McAlpin.

On the night Mrs. Armistead was robbed, Boise left the city, the detectives declared. Several days later they learned he was under arrest in Cleveland. He says that the Cleveland police took $10,000 in securities and some jewelry from him.

CONTRACTORS WANT THE GUILTY EXPOSED

National Association Calls on Lockwood Committee to Investigate Without Fear or Favor.

CONDEMN LABOR GRAFTING

U. S. Chamber of Commerce and Other Organizations Also Asked to Indorse Their Action.

Special to The New York Times.

WASHINGTON, Nov. 16.—Unanimous endorsement of the Lockwood committee's work in exposing building frauds in New York City was voiced today by the executive board of the Associated General Contractors. At the same time, plans were laid for securing the co-operation of the United States Chamber of Commerce and other employers' associations in urging the Lockwood committee to "pursue its investigation without fear or favor to the end that all guilty be exposed and punished and that justice thereby be done to those who, condemning the purchase of immunity from labor troubles by the corruption of labor officials, desire an honorable settlement of the labor problem based upon fair dealing."

Resolutions adopted in support of the Lockwood committee's efforts read:

"Whereas, The Lockwood legislative committee has uncovered a corrupt state of affairs in New York City in which a group of owners and contractors has sought to prevent and settle disputes with labor organizations by the payment of tribute or so-called graft to certain labor officials, and

"Whereas, This condition reflects discredit on the whole construction industry and until the matter is entirely sifted and the names of all of the guilty parties disclosed the whole industry, the second largest in the United States, is no trial and stands discredited in the eyes of the public, and

"Whereas, Former legislative committees, operating upon similar lines, have not always carried their investigations to the ultimate conclusion so that the guilty ones were exposed and punished, therefore, be it

"Resolved:

"1. That the Associated General Contractors is in entire sympathy and accord with the investigations of the Lockwood committee.

"2. That the Associated General Contractors invite the National Chamber of Commerce and other organizations of employers generally throughout the country to join with it in asking the Lockwood committee to pursue its investigation without fear or favor, to the end that all guilty be exposed and punished and that justice thereby be done to those who, condemning the principle of the settlement of, or purchase of immunity from, labor troubles by the corruption of labor officials, desire an honorable settlement of the labor problem based upon fair dealing.

"3. That a copy of these resolutions be sent to the Lockwood committee, be given publicity through the press, be spread upon the minutes and sent to members of the association."

TO ACT ON SCHOOL BUDGET.

Curran Will Seek Special Estimate for 1921 Expenses.

Borough President Henry H. Curran of Manhattan announced yesterday that he would place on next Friday's calendar of the Board of Estimate a resolution calling upon the Department of Education to submit a special estimate of the sum necessary to pay teachers' salaries and maintain the city's schools beyond August, 1921.

"The majority of the Board of Estimate, by providing only $50,000,000 out of the $78,000,000 that the schools need to carry on through the whole of next year," said Mr. Curran, "holds that it has no power, under the constitutional tax rate limitation, to appropriate the remaining $28,000,000 necessary, and leaves it to the Legislature to lead us out of the wilderness.

"It is too late now to include the $28,000,000 in the budget, but it is not too late to borrow and appropriate this sum, so that the Board of Education may know where it stands."

2 HUSBANDS HALF HER LOT.

Annie Levine, on Trial for Bigamy, Says She Married Four.

When Annie Levine, 40 years old, who was accused of bigamy, took the stand in her own defense before Judge John F. McIntyre in General Sessions yesterday she denied that she had two husbands and added that the truth was she had four. Judge McIntyre, following her testimony, declared he had received information that five, and possibly six, was the correct number.

A technicality in the law, which provides that a bigamy charge must be predicated on the first marriage and one of the subsequent marriages, forced Judge McIntyre to order the woman acquitted, because the charge specified the third and fourth marriages and not the first, which was the only legal marriage. Mrs. Levine's freedom was short, however, for Judge McIntyre held her in $500 bail for the Grand Jury's consideration of the new evidence, brought out in her own testimony.

Mrs. Levine said she was first married to Philip Serota of 419 Cherry Street when she was 15 years old and had three children by that marriage. She admitted subsequent marriages to Louis Clapper on Nov. 13, 1905; Max Feigenbaum, a baker of Cleveland, on Aug. 29, 1913, and Harry Bakal, a cloth finisher of 167 Ludlow Street, in July of this year.

PLANS TO RECONCILE RACES

Social Settlement in Harlem Proposed by New Formed Committee.

Plans for a definite campaign to do away with race prejudice, as one of the first steps in bringing about industrial and national peace, were formed yesterday at the newly established headquarters of the Committee for the Reconciliation of the Races, 231 West 139th Street. The head of the movement is Fenton Johnson, writer and poet, recently referred to as the successor of Booker T. Washington.

In announcing its plans the committee stated that the movement was distinctly not an attempt at social equality, but that its prime object was to do away with rancor and hatred, to inculcate justice and to foster good Americanism. The immediate plans of the Committee include a social settlement which, it is expected, will be one of the largest institutions of its kind in Harlem and the formation of a Sunday afternoon club before which prominent men will be invited to discuss race problems.

JUDGE ADVISES APPEAL.

Says Higher Court Should Decide Mrs. Watkins's Annulment Case.

In dismissing the application of Mrs. Sarah Watkins for the annulment of her marriage to Theodore Watkins because he promised to have a religious ceremony performed in addition to the civil ceremony and then refused to do so, Supreme Court Justice Hotchkiss ruled yesterday that the ground stated was insufficient to justify an annulment, although Justices Giegerich and Cohalan had ruled to the contrary. Justice Hotchkiss said he held in 1918 that such an action would not lie, and Justice Cropsey made a similar decision last year in Brooklyn. He advised that a decision by the Appellate Division be obtained to settle the question.

"The question has become one of importance," said Justice Hotchkiss, "particularly in this community, as is shown by the number of actions for annulment involving this identical question. It should be settled one way or the other, and I earnestly advise an appeal from my decision."

DELAYS FUR STRIKE CASE.

Supreme Court Reserves Decision on Employers' Injunction Plea.

Supreme Court Justice Hotchkiss reserved decision yesterday in the application of the Associated Fur Manufacturers for an injunction restraining the officers and members of the International Fur Workers Union of the United States and Canada from continuing the strike begun last May, in which a restraining order already has been granting prohibiting picketing on the ground that the strike is unlawful.

Edward Fillmore, attorney for the manufacturers, said that the strike has been conducted with unusual violence, and told of many assaults upon workmen who refused to quit work.

LEAGUE ASSEMBLY VOTES FOR SECRECY

Continued from Page 1, Column 1.

formal, all decisions will have been arrived at beforehand.

None familiar with what a proces verbal is in European affairs expects that it will contain any report of the views and speeches of the delegates. Take, for instance, the matter of the consideration by a commission of applications by late enemy States for admission to the League. The commission will meet in private. It is not to be supposed that the record will show any fight between various groups of nations as to whether this or that nation should be admitted. If the question is one of the admission of Germany, all that will probably be published is the number of nations favorable or unfavorable to Germany. But even if this method works, it cannot be supposed that among the forty-two members secrecy can be kept as to what has happened.

It was said late today that it was quite possible that in the end the big commission idea would be abandoned and that small committees would be appointed, of from five to seven members, who would submit their reports to the full Assembly, which could then debate them. The small States have already been subordinated in the appointment of the League Council. Their voices in a large commission are not, in most cases, likely to be heard much and it is their "Yes" or "No" vote which counts. It was proposed this morning that twelve vice presidents be appointed and that six of them should be presidents of the various commissions and six elected by the Assembly. At once, Sir Faiyed Ali Iman, one of the delegates from India, rose and proposed that three of the six elected vice presidents should be of non-European races. This was supported by Viscount Ishii of Japan, and was agreed to.

It is reported today that Premier Lloyd George will arrive here probably about Thursday, and will be the guest of an Englishwoman, the widow of a former Consul. Three questions in which he is said to be most interested are the admission of Germany to the League, the establishment of a world court and the arrangement of mandates.

Today, among many rumors that float around, was one that Leon Trotzky had sent a couple of delegates. Later, however, they were run to earth and proved to be Socialist newspaper men who were not very clear about mandates.

Another rumor was that President Wilson intended to send Ambassador Wallace from Paris to act as his observer. About this nothing was known at the secretariat, but it was said that if Ambassador Wallace or any one else did come he would receive a place in the distinguished strangers' gallery.

The Germans have begun to angle for membership and are here in some force unofficially sounding the delegates of every country suspected of being friendly. Two leaders of their unofficial delegation are Herr Schwarz, Secretary of the German League of Nations Society, and Herr Krels. This afternoon one delegate was asked by the latter if he thought that Count von Bernstorff would be acceptable as a German representative. Bernstorff is President of the German League of Nations Society and at the same time he is Political Director of the German Foreign Office.

So far Germany has not made any formal demand for admission. If she did it is possible, and in fact probable, that the vote would be favorable. But she seems to prefer that admission should be proposed by some other Power. Whatever happens it is certain that her admission will be bitterly opposed by a certain group of members, France leading the fight. On this as on all matters within the terms of their appointment the commissions are to be left free to decide without previous instructions from the Assembly.

Allow Commissions to Decide.

GENEVA, Nov. 16. (Associated Press).—How far the principle of open discussions might apply to the work of the assembly of the League of Nations was the question which furnished the feature of today's sessions. It brought into contest for the first time in a sharp debate two of the chief figures among the delegates. Lord Robert Cecil, representing South Africa, contended for open meetings of the committees as well as of the full Assembly. René Viviani, of the French delegation, stoutly defended the parliamentary tradition of private committee work, with subsequent publication of the minutes.

A compromise finally was reached between the two whereby the committees will be permitted to hold open sessions when they see fit, the minutes of the deliberations to be published as soon as possible after the sessions.

Signor Tittoni, M. Viviani, Lord Robert Cecil and George Nicoll Barnes engaged in a lively clash over a proposed rule that questions on the agenda should be considered in the Assembly with the committees before the latter deliberated. Mr. Barnes called attention to the importance of committees having, before they began work, the views of the Assembly on such important matters.

M. Viviani strongly impressed the assembly and gained the first general applause since the opening of the speeches by an eloquent plea for greater action and less discussion. He pointed out that under the rules all questions were to be discussed three times—once before a reference committee, once in committee and once again after they were reported on. Signor Tittoni's motion that the rule be eliminated and questions referred direct to committees without debate prevailed.

All danger that the Assembly of the League of Nations may encroach upon the Monroe Doctrine by considering American questions in the absence of the United States has been averted by the withdrawal yesterday of the request by Bolivia and Peru for revision of treaties with Chile, it being the former nation's purpose to gain access to the sea and the latter's to secure reconsideration of the vexing Tacna-Arica question.

It is not expected that any other American questions with dangerous possibilities will come before the present session of the Assembly.

DENIES LEAGUE IS EFFECTIVE.

London Paper Holds "Default" of America Is Decisive.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 16.—The Morning Post, which has consistently opposed the idea of the League of Nations, says in an editorial today:

"We should imagine that the most appropriate toast to be honored if the Assembly of the League of Nations dines in concert would be a toast to 'absent friends.' Excepting France and the British Empire, none of the great powers of the western world is a member of the League at all in the sense intended by its progenitor. There can, of course, be no effective League in default of the United States, and by an ironical stroke of fate the nation whose representative sponsored the new arrival now fervently repudiates a changeling.

"Russia is no longer a nation but a cockpit of ensanguined tyranny. Germany declines to propose herself as a member of the League, nor will an invitation be proffered until, as Poincaré says, Germany has fulfilled her obligations and provided substantial guarantees of her sincerity."

The paper proceeds to point out that the League cannot exercise sovereign rights and owns no weapon wherewith to enforce its decisions. One effectual bar to its assumption of sovereign rights, it says, "is the intense jealousy of the sanctity of their own sovereign rights entertained by the greater nations." It adds:

"We may recall that during the inception of the League it used to be solemnly stated that in future the League of Nations would regulate the strength of the British navy, and President Wilson himself, anticipating some such edict with regard to the United States navy, ordered a powerful fleet to be built at once. The British kept polite silence, but they drew their own conclusions.

"What the creation of the League of Nations cost Europe and America by reason of the delay it occasioned in the settlement of peace, accompanied by vexation, bewilderment, cross purposes and confusion, cannot be estimated. One of its most unfortunate results was the prevention of the signature of the Franco-British-American Treaty of Alliance, a compact which, with the inclusion of Italy, would have done more to secure and to maintain peace than any other league conceivable."

$500,000 to Catholic Churches.

CHICAGO, Nov. 16.—More than half a million dollars is bequeathed to Catholic churches, hospitals, charities and schools by the will of the late Angella C. Gormully, who was the widow of Richard P. Gormully, bicycle manufacturer. The will, filed for probate today, listed the total value of the estate at $700,000. The largest bequests are $60,000 to the Roman Catholic North American College at Rome and $100,000 to the Catholic Bishop of Chicago for the benefit of the poor.

Waterbury Trolleys Stop Today.

WATERBURY, Conn., Nov. 16.—Trolley service in this city will cease at 6 o'clock tomorrow night. Only two ways will be open for the traveling public, the jitneys and the Green line, which, being independent of the Connecticut company, will continue to operate between this city and Millidale. The order was issued by the Connecticut company because the Board of Aldermen rescinded an ordinance restricting jitney buses.

VENIZELOS RESIGNS WITH HIS CABINET

Continued from Page 1, Column 3.

statement regarding his plans. He said, however:

"I will abide by the will of my people. It is a question of the right of self-determination. If the Greek people choose to continue their allegiance to me I must answer their call."

WASHINGTON, Nov. 16.—State Department officers declined today to discuss the report that Great Britain and France might prevent the return of King Constantine to the throne of Greece, further than to say that those countries had a peculiar relation with Greece, in that they exercised a certain supervision over the Bank of Greece, the sole bank of issue in the country.

As to the American position with respect to a change of Government in Greece, officials said this would be defined when there arose the question of recognition of the new Government, if one were set up.

PARIS DISMAYED BY OVERTURN

This, with Wrangel's Collapse, Deals Blow to Foreign Policy.

By WALTER DURANTY.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 16.—The news of the defeat of Venizelos comes as a great shock to the French press and public opinion. But the better-informed Foreign Office has been uneasy ever since King Alexander's death. The French diplomats attribute the result chiefly to the adverse vote of the farmers, owing to their hostility to the Smyrna adventure, which has prevented the demobilization of their sons. The failure of the Greeks to subdue the Turkish Nationalists, despite the brilliant beginning of the campaign, militated strongly against Venizelos. The heavy drain on the finances of the small nation led a great many people to wonder whether "Greater Greece" was not being bought too dearly. In the phrase of a French writer, Philippe Millet, "Venizelos fell because he tried to inflate the Greek frog into an ox."

The victory of Constantine's party—for it is no less—greatly embarrasses the French Government, which has repeatedly declared through its inspired press that it would oppose any attempt to put the ex-King or his eldest son on the throne. I was informed today, however, that the latter might be accepted, since it is understood that the British advocate his selection as a compromise. But there is no disguising the fact that French policy has received a marked setback, as France had supported Venizelos to the extent of suggesting that he appeal to the country to oust the monarchy altogether and proclaim a republic. That he declined to listen to the proposal shows that he was less sure of the result than his optimistic statements made it appear.

The Greek situation, with the simultaneous utter defeat of Wrangel, is making the French Foreign Office take a rather gloomy view of European affairs. It is pointed out that the Adriatic agreement, which was received with universal relief, is gravely compromised by the chauvinism of d'Annunzio, whose forces have occupied territory assigned to the Jugoslavs. Further east there is the ominous announcement of an offensive and defensive alliance between the Czechoslovaks and Jugoslavs against Hungarian aggression, which the former profess to expect at any moment. The press of both countries is full of complaints against France for having allowed Hungary—whom they bluntly call France's protégé—to maintain an army far larger than that authorized by the Peace Treaty. The high-handed action of the Serbs in prematurely occupying Bulgarian territory does not tend to improve the unfavorable impression here.

Meanwhile news has reached Paris that the Bolsheviki, encouraged by their victory over Wrangel, are openly preparing for a new drive against Poland. As a pendant to this come sinister rumors of an anti-Polish alliance being negotiated between Germany, Russia and Lithuania.

In Asia Minor the state of affairs is going from bad to worse. Mustapha Kemal seems to have thrown in his lot definitely with the Bolsheviki, whose control in Russia is in a fair way to extend right to the shores of the Mediterranean, for it is hardly to be expected that the Greeks will now do more than hold the area around Smyrna.

Not the least alarming feature to France is her growing isolation. The British have withdrawn their troops from Persia and again seem inclined to open commercial relations with the Bolsheviki, which is generally believed here to portend British recognition of the Bolshevist régime as a de facto government.

With the Allied Supreme Council little more than a makeshift of conflicting policies, the French have the further embarrassment of growing financial difficulties. The opponents of the Government in the Finance Committee of the Chamber threw a bombshell yesterday in the shape of the publication of the fact that there would be a deficit of more than 2,000,000,000 francs in the forthcoming budget, most of it due to expenditures on French forces in the Near East, for whose curtailment there is sure to be a pressing demand.

Gounaris Would Call Prince George.

PARIS, Nov. 16 (Associated Press).—News of the resignation of the Cabinet of Premier Venizelos of Greece was received today by the Greek Legation in Paris, which accepted it as accurate, although its information was not official.

The Legation said its advices stated that ex-Premier Gounaris, after having requested George Rhallis to form a Cabinet and having received a refusal from the latter, would form a Cabinet himself.

The program of Gounaris, it was added, called for an invitation to the former Crown Prince George, the Duke of Sparta, to ascend the throne of Greece.

The Legation declared that the defeat of Premier Venizelos was due to domestic questions and not to animosity or antipathy toward the ex-King, and that Greece would show herself anxious to continue amicable relations with the Entente.

A dispatch to the Temps from Athens today says M. Venizelos is requesting the Liberals to accept the popular verdict, and that he has decided to leave Greece. M. Gounaris is quoted as declaring that the foreign policy of Greece will undergo no change. It is probable, the newspaper adds, that M. Venizelos will take up his home n France.

It is said that the position of France and Great Britain with regard to ex-King Constantine is very clearly against his return, and that both powers are determined to do everything possible to prevent it. They will probably act together, but will await some indication of Constantine's intention to return. Should that be manifested they will then do whatever may be necessary.

It was declared today at the Foreign Office that France would take all possible steps to keep the ex-King off the throne. The question of the return of George, the former Crown Prince, had not yet been raised, it was added.

"The defeat of Premier Venizelos," a Foreign Office statement said, "may be termed a display of gross ingratitude by the Greeks for the man who brought the country to the Allies' side and greatly increased its size, power and influence, and this view is shared by the Allies. It was a great shock to the Allies."

Hope is expressed by "Pertinax," political editor of the Echo de Paris, that even a compromise placing Prince George on the throne will not be sanctioned by the Entente.

GREECE SHOCKS LONDON.

Newspapers Intimate That Ex-King's Restoration Will Be Opposed.

Special Cable to THE NEW YORK TIMES.

LONDON, Wednesday, Nov. 17.—The news of the downfall of Venizelos came as a surprise and shock to the British Government. The strength of the anti-Venizelist movement in Greece had been greatly underestimated. For the present, however, the British Foreign Office is taking a waiting and observant attitude, holding that the results of the election may be regarded as a matter solely concerning Greece and not necessarily affecting the allied powers unless they should lead to developments which would conflict with the allied policy.

Any steps to restore Constantine to the throne would probably be regarded here as a dangerous move which in the interest of Europe as a whole would call for intervention. There is, however, no disposition to draw conclusions, and in any event Great Britain would not take action without reference to her allies. Any representations that may be addressed to Greece will be made by the Supreme Council of the Allies.

"Decidedly, luck is against the Allies," is the comment of the Radical Star, which adds: "Ever since the armistice they have had a succession of disappointments, reverses and setbacks. Some were the fault of their own folly; others were due to sheer bad luck. So at this hour the sequence goes on. General Wrangel, whom they have been foolish enough to subsidize and encourage, is being driven out of the Crimea by the Bolshevists, and Venizelos, who has been always linked with allied policy, appears to be driven out of Greece. One by one the great figures of the allied statesmen pass away into the cold shades of defeat. Clemenceau, Wilson, Venizelos—only Lloyd George, like a cork, floats where others sink."

For the personal downfall of Venizelos there is universal regret. The Standard says:

"The tragedy of a great man condemned to work with bad tools is sufficiently poignant; but that is not the main interest of the Greek elections for this country. The points are:

"Is Constantine to be restored? If so, is he to be King of the Greater Greece, which was created on the assumption that Venizelos and his policy would remain? If the Greeks really want Constantine they will be allowed to have him. The Allies will probably not feel justified in interfering with this most undesirable manifestation of self-determination, despite the fact that the monarch stabbed his ally, 8Serbia, in the back, cost this country and her allies many millions of pounds and many thousands of lives, and subserved in every possible way the interests of the ex-Kaiser.

"Is a monarch or is a people so disposed to be given unrestricted enjoyment of the advantages secured to Greece under the peace? Greece can have whichever she likes, Constantine or the new territory; she cannot have both."

So far as can be ascertained in Greek Constitutional circles it is considered probable that Constantine will take French leave from Lucerne and make his way back to Greece. He is known to be highly elated at the result of the elections. It is pointed out that a Greek destroyer could convey him from Brindisi to the Greek coast in a few hours, and it is thought that in that event he would land at Patras, which is a royalist stronghold and the field of his ardent champion, Gounaris.

The Chronicle says editorially:

"On the assumption that Greece had cut herself off from the sordid past which the ex-King symbolizes we cooperated during the peace negotiations in making her the leading power in the Levant; but at their earliest opportunity the Greek electorate have turned our assumption inside out. It is not merely that they have rejected the champions of pro-allied statesmanship; it is that by their abrupt reversal they have gone far to re-establish the evil reputation of their country's politics for fickleness and unreliability.

"The extent of the latter evil will depend upon how the Gounarists use their victory. They have issued a statement that the foreign policy of Greece will be unchanged. If this statement is sincere, it will preclude them from sanctioning or abetting any restoration which would encounter the strongest objections from the protecting powers. Their action under this head will therefore afford a touchstone. If it proves unsatisfactory, the Allies have many ways of defending their interests. Greek prosperity depends wholly on their good-will."

PREDICTS EX-KING'S RETURN.

Supporter in London Says Allies Need Not Fear Constantine.

Special Cable to THE NEW YORK TIMES.

LONDON, Wednesday, Nov. 17.—The Daily Chronicle publishes a statement concerning the political situation in Greece by a Greek who held high office at the Court of King Constantine when the latter was in the heyday of his power.

"The Entente Powers need feel no alarm," this authority declares. "Constantine is and always has been a constitutional sovereign. He has already declared his readiness to work in harmony with Venizelos and to insist upon his continuing in office provided the electors of the country wished it. But very decisively, it seems to me, Greece has intimated to Venizelos that it has had enough of his régime." As regards the possibility of allied intervention, The Chronicle's informant says:

"The Greek nation surely has the right to decide for itself whether it is to be ruled by Venizelos or King Constantine. The issue of the elections has been a clear-cut one. The adherents of the dethroned King expressed their willingness to submit the question of the King's return to a plebiscite, but Venizelos very arrogantly and full of belief in his assured triumph at the polls waived this question of a plebiscite and said: 'Let the general elections decide. We don't want any plebiscite.' He has been taken at his word. Greece has called back her exiled King, and I take it that he will lose no time in responding to the unanimous appeal of his subjects."

The Chronicle's informant admitted the possibility of international complications, or, rather, difficulties, with certain of the Entente powers in the event of Constantine immediately taking ship for Athens, but said he felt convinced that an arrangement would speedily be arrived at which would be satisfactory alike to the Greek people and the allied powers.

"Italy, we know," he said, "will not oppose the return of Constantine to Greece, especially in view of the election results. France at the moment is hostile, but that may be overcome. As to the attitude of England, I feel sure that Premier Lloyd George would not look coldly or unfavorably upon an appeal addressed to him by United Greece asking for the restoration of her King."

HARDING CONSIDERS VISIT TO MEXICO

Continued from Page 1, Column 7.

ments to have the steamer on which the Harding party will travel to the Canal Zone touch at some Mexican port, probably Vera Cruz, which would be a great pleasure; but he could give no definite assurances about such a modification of plans.

"Senator Harding assured his caller that he spoke only as a private citizen, but that he was sure America was desirous of not only wholly peaceful but cordially friendly relations with Mexico and her people."

Under bright skies, Senator Harding played over the course of the Brownsville Country Club today. Late in the afternoon he met Governor W. P. Hobby of Texas, who arrived today from Houston to welcome personally the President-elect to Texas. Governor Hobby reviewed the troops at Fort Brown this afternoon, and addressed a meeting of Brownsville citizens tonight.

Senator Harding will leave at 10 o'clock tomorrow morning on a special train for New Orleans, where he will board Thursday a liner for Panama. Before leaving New Orleans he will speak at a luncheon of the Chamber of Commerce, and it is understood that efforts will be made to have him also address a public meeting.

CHICAGO, Nov. 16.—Chicago will furnish the turkey for President-elect Harding's Thanksgiving dinner, the Harding Girls' Club of a local packing company today having completed arrangements for the forwarding of a thirty-eight-pound bird to the Panama Canal Zone, where the Harding party will spend Thanksgiving.

Rendering An Account Of Our Stewardship

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BAKER ANSWERS ATTACKS ON SALES

Denies Charges of Irregularities —Also Declares There Was No Overbuying.

PLANNED FOR 5,000,000 MEN

Says Accusations of Major Watts While in Service Were Investigated and Found Groundless.

Special to The New York Times.

WASHINGTON, Nov. 16.—Secretary Baker in a statement tonight, replying to attacks on the Surplus Property Division of the War Department by a New York newspaper, denied that the department had bought too much and that there had been any irregularities, favoritism or profiteering in the disposal of the surplus to the public.

Secretary Baker's statement in part reads:

"A newspaper in New York has for some days been publishing a series of articles making accusations of wrongdoing against the Surplus Property Division of the War Department. It is, of course, impossible for the War Department to engage in newspaper controversies with regard to every suspicion or accusation, responsible or irresponsible, which may be circulated about the vast transactions involved in the clean-up of the war. Every such accusation, however, can be and will be thoroughly investigated, and the department invites those who have any knowledge of irregularity or wrongdoing to place their information at its disposal, so that complete and searching inquiries can be made.

"With regard to the quantities purchased by the War Department, it must be remembered that as late as October, 1918, the War Department and the high command in France expected the war to continue through the campaign of 1919; we were, therefore, engaged in increasing the army so as to have an overpowering force in the Western front in the Spring of 1919. On the 11th of November, 1918, we had 3,800,000 in our army, at home and overseas. In France we had more American soldiers than there were British soldiers: in a few months we should have had more American soldiers than there were French soldiers, in France; and had the campaign of 1919 been necessary, the American army would have been greater in numbers than the combined French and British armies in France. Our purchases of supplies, therefore, looked to an army of 5,000 men.

Left With Vast Accumulations.

"The early armistice and the rapid demobilization of our army left the War Department with vast accumulations of material. Hal this material been dumped rapidly into the market, industry in the United States could not have made the rapid change from war-time to peace-time production, and there would have been unemployment on a large scale; our demobilized war workers and returning soldiers would have been jobless, and the economic condition of the country prostrated. The policies which were pursued encouraged the resumption of industry and America is the only country actively engaged in war which has up to this time attained full employment conditions.

"The expenditures made by the War Department and the salvage of surplus war materials present striking figures. The total appropriations from April 6, 1917, to June 30, 1920, the War Department expenditures were $25,552,369,558.34. Of this $16,159,245,576.73 was expended. Unexpended balances of $7,815,417,649.62 were turned back to the Treasury. Deducting the balance on hand and actual moneys turned in prior to June 30, 1920, from the sales of surplus property and other recoveries, the net cash outlay to June 30, 1920, is $15,774,163,889.38. Credit sales, cash from sales not yet turned into the Treasury, and sales still to be made will undoubtedly reduce this last net figure to about $13,500,000,000. In other words, Congress provided with an unstinting hand for the supply of our soldiers, and the War Department took every step in its power to prevent a shortage in any necessary war material and built its plan to meet the great army in process of formation. There was no shortage. Our soldiers were well fed, well clothed, well equipped, generously paid, and were and are being cared for in sickness and injury by the most skillful surgeons and medical men, with every modern hospital facility.

Valuable Properties Acquired.

"In spite of all this, however, out of a total of twenty-five billion dollars appropriated, about thirteen billion dollars will be the net cost of the war to the United States through the War Department, and this latter figure includes great and valuable properties and facilities acquired by the department and permanently retained for the use of the military establishment. That there may be instances of overpurchase and overestimate is inevitable in transactions so vast as these. The men who made the estimates and made the purchases, however, worked in close co-operation with General Pershing and his staff and the General Staff in the War Department, and their estimates and purchases were based upon the experience and opinion of those in the field and best equipped to judge the probable needs of so great an army.

"The other general set of accusations deals specifically with transactions of the so-called Surplus Property Division, and allege irregularities, favoritism and profiteering in the sale of surplus materials. With regard to this it is necessary to remember that the transactions in question are of vast bulk. Down to and including Aug. 11, 1920, the money value of the sales made was approximately $424,156,586 Division, and alleges irregularities, fa- The supplies upon which this sum was realized cost the Government approximately $571,093,225. Their individual transactions number many thousands; they were conducted in various places and by a very large force of men, for the most part drawn from civil life, the force being progressively reduced and constantly changing in personnel as men found it impossible further to sacrifice their personal business by remaining in the Government service.

"The supplies covered by these transactions were sometimes ordinary commercial articles, but more often were specialties having a peculiar color, composition, or form of packing which rendered them relatively unsalable in the ordinary retail markets of the country; as, for instance, the large stocks of frozen beef which could be disposed of only to those who had freezing refrigerators, and similar stocks of bacon, roast beef, &c., packed in cans too large for ordinary family consumption and being of a form to the use of which our people are not accustomed. Many of the articles therefore required the creation of special markets, and could only be profitably sold upon contracts which involved modifications of the articles to render them generally salable, the risk of which was speculative and the success of which was problematic.

"The particular series of articles appearing in the New York paper above referred to profess to be based upon disclosures made by Major W. O. Watts, at one time executive officer of the surplus property division. In April, 1920, Major Watts made certain verbal statements to Colonel Yates, his superior officer, alleging irregularities and favoritism. Colonel Yates directed Major Watts to put these statements in writing with all supporting data to be found in the records of the bureau, and he then called upon the Inspector General's department to make a sweeping investigation of all the allegations made and of the business of the Surplus Property Division. The Inspector General's department called upon Major Watts for additional accusations or irregularities and reduced all the charges known to him to writing.

"They involve specific allegations affecting six commercial companies, to which it was alleged favoritism had been shown, and four meat-packing companies alleged to have been favored. Eleven individuals, officers and civilians, connected with the surplus property division were named by Major Watts as having given misleading information, made improper extensions in the time of the performance of contracts, or guilty of other irregularities in connection with sales. The investigation by the Inspector General's office was continued from Aug. 1 to Oct. 23, at which time a report was filed dealing definitely and specifically with each allegation, suspicion or accusation made by Major Watts. The report goes with great detail into each accusation, and finds each one to be unsupported, and concludes that no cause for criticism of the administration of the Surplus Property Division has been developed by this investigation.'

"The more recent accusations will be examined with the same thoroughness, and every citizen who has knowledge or thinks he has knowledge of any irregularity or misconduct on the part of any employe, agent or officer of the War Department is earnestly urged to supply his information to the War Department in order that the investigation may be comprehensive and immediate."

WILSON CABLES TO PESSOA.

Congratulates Brazilian President on Founding of Republic.

WASHINGTON, Nov. 16.—President Wilson has cabled President Pessoa of Brazil, expressing "the hearty felicitations of this Government and people and my own cordial congratulations as well on the celebration of the anniversary of the founding of your great republic.

"The Secretary of State will soon embark for Brazil on my behalf," the message continued, "to return the welcome and gratefully remembered visit of your Excellency to the United States of person my best wishes and expression of America last year and will convey in my high regard."

GAS KILLS MOTHER AND SON.

Daughter Discovers Bodies Two Days After Tragedy.

Edward Brady, 40 years old, a foreman in the Nassau Lead Works, Mill Basin, Jamaica Bay, and his mother, Alice Brady, 60 years old, were found dead in their home on the third floor at 1,829 Flatbush Avenue, at 7 o'clock last night. Mrs. Brady had fallen across a lounge in the living room, and her son was lying on the floor. Close to Brady's feet was a gas heater from which the tube had become separated. It is believed mother and son had been dead since Sunday.

Mrs. Anna Bosch, who has a bakery on the ground floor and lives on the second floor, told the police she had not seen either Brady or his mother since Sunday. She went to the door of the Brady apartment yesterday evening, she said, and found it locked. She noticed a strong odor of gas and notified Mrs. Brady's daughter, Mrs. S. Kirk, who lives nearby. With a policeman they forced the door. They found the table set as if for dinner and a chicken in the kitchen stove burned to a crisp.

AUTOS STRIKE THREE; 2 DIE.

Victims All Unidentified—Driver Charged with Felonious Assault.

Three persons, none of whom was positively identified, were struck by automobiles yesterday. One, a man believed to have been A. M. Renner, died in Bellevue Hospital. He was struck at First Avenue and St. Mark's Place last night by a delivery automobile. Henry Gasbolain of 526 Clinton Avenue, West Hoboken, was arrested charged with felonious assault.

A woman, about 55 years old, blind in the right eye, was struck at Ninety-eighth Street and Columbus Avenue by a car owned and driven by Edward Berlin of 580 East 138th Street. The woman was crossing the street with her head bent against the rain and did not heed the warning of Berlin's horn. She was unconscious when taken to the Knickerbocker Hospital.

The third victim, a woman, was found unconscious at Broadway and Sixth Avenue, Astoria. She was taken to St. John's Hospital, where she died. She wore a black and white striped coat and black skirt and was about 40 years old.

AUTO INSPECTION GOES ON.

Police Find Owners Generally Disposed to Co-operate with Them.

Inspection by the police of automobiles in the campaign which the city has started to decrease the number of accidents made favorable progress yesterday, the second day, according to Inspector Thor of the Traffic Bureau, who expressed appreciation of the way car owners were co-operating with the department. There was practically no disposition to avoid the inspection, he said.

Edward McKeon, a chauffeur of 575 West 175th Street, who was arrested Monday when he refused to answer questions by Patrolman Hebron of the West Forty-seventh Street Station regarding his automobile, was fined $15 yesterday by Magistrate Frothingham in the West Side Court. According to the patrolman, McKeon became abusive when he was told he should keep his machine in better condition.

MRS. BEYER GETS A DIVORCE

Granddaughter of the Late Peter Schemm Receives Son's Custody.

Special to The New York Times.

ATLANTIC CITY, N. J., Nov. 16.—Chancellor Walker of the New Jersey Court of Chancery today granted a divorce to Mrs. Elsie Baake Beyer from Albert V. Beyer, Jr., son of City Commissioner Albert V. Beyer. Mrs. Beyer received an alimony allowance and custody of Albert Beyer 3d, the only child.

Mrs. Beyer is the daughter of Mrs. Emily Baake, daughter of the late Peter Schemm, a Philadelphia brewer, and widow of former Assemblyman Charles A. Baake. Beyer was a football star in 1913 and 1914 while a student at Lafayette College, and was picked as an all-American tackle.

The wife of a beach-front hotel clerk was named as corespondent in the divorce petition.

"DIDN'T LIKE HIS LOOKS."

Police Say Boy Prisoner Gave That Reason for Killing Chauffeur.

William McKeever, 17 years old, who, according to the police, has admitted that he shot and killed Joseph Costa, a chauffeur, in front of 64 Downing Street on Nov. 5, was held without bail for the Grand Jury yesterday by Magistrate Ten Eyck in Jefferson Market Court.

McKeever, the police say, declared that he shot Costa because he "didn't like his looks." The accused boy is said to have been under the influence of drink at the time of the shooting.

SAY HATTERS CONSPIRED.

Norwalk Firm Brings Suit Recalling Famous Danbury Hatters' Case.

BRIDGEPORT, Conn., Nov. 16.—An action for damages against Danbury and Norwalk hatters for an alleged conspiracy which recalls the famous "Danbury hatters' case," in which D. E. Loewe & Co. won a decision in the Supreme Court after a fifteen-year battle, was begun today in the Superior Court in this city before Judge William M. Maltbie.

It is a suit brought by the R. & W. Hat Shop, Incorporated, of Norwalk, against Jeremiah Sculley of Danbury and other officers of Hatters' Union Locals Nos. 10, 11, 15, 16, of Danbury, Norwalk and New York, and the United Hatters of North America, who are alleged to have conspired to ruin the business of the plaintiff for maintaining an open shop.

Women Shoplifters Sent to Jail.

Julia De Lucca and May Lucia, who said they lived at 360 West Thirtieth Street, was sent to the workhouse yesterday for ten days by Justices Voorhees, Freschi and O'Keefe in Special Sessions, for shoplifting. They stole $50 worth of articles from a Broadway department store.

SOCIALISTS LOSING IN SAXONY ELECTION

Communist Excesses Turn People to Conservatism in "Red Kingdom."

INDEPENDENTS WIN 2 SEATS

But Representation of Majority Socialists Is Cut from 42 to 24—Five Communists Elected.

By GEORGE RENWICK.

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Special Cable to THE NEW YORK TIMES.

BERLIN, Nov. 16.—Saxony used to be so Socialist that it was dubbed the "Red Kingdom," but today the reactionary press throughout the Fatherland is rejoicing over the great conservative triumph in the Parliamentary elections there. Just as the dose of Communist rule last year drove Bavaria to the Right, so the exploits of the Communist Hölz in and around Plauen have had the same effect in Saxony.

The Majority Socialists lost nearly half of their strength, their representation in Parliament now being 24, as compared with 42 previously. The Independent Socialists increased their members from 15 to 17, three of whom, however, are supporters of the Moscow program, and there are now five Communist members as well. That party is represented in the Saxon Parliament for the first time.

The greatest disaster, however, was that which befell the Democratic Party. It had 22 seats in the last Parliament; it now has only 8. The German National Party, the extreme conservatives, increased its number from 13 to 22, while the German People's Party, which is very similar to the National Party, scored fifteen wins, running its number up from 4 to 19. The Centre, the Catholic party, unrepresented in the previous Parliament, gained a solitary seat. Thus the Socialist majority has completely gone. The National Party, the People's Party and the Democrats have a majority of two over all other parties combined, and the result is a situation similar to that which arose out of the Reichstag elections.

Cabinet building will be very difficult. Any possible majority in the House will be small and the Government's hold on office precarious. Between 60 and 70 per cent. of the electorate voted, so the "Red Kingdom" shows the same tendency toward conservatism as nearly the whole of Germany lately displayed. The conservatives expected to do well in the Saxon elections, but "this is a surprising result," says the Deutsche Allgemeine Zeitung.

BERLIN, Nov. 16 (Associated Press).—The Conservative newspapers are jubilant over the virtual wiping out of the Laborite majority in the Saxon Diet. Vorwärts, the Socialist organ, calls it a "flaming warning signal" to the German proletariat. The reversal of the radicals in "Red" Saxony is ascribed to bourgeoisie disgust with the Socialist régime and the failure to throttle Communistic terrorism and the continuous strike menace.

GERMANY AROUSED BY RHINELAND COST

Foreign Minister Charges Unnecessary Burdens Are Created by Occupation Forces.

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By Wireless to THE NEW YORK TIMES.

BERLIN, Nov. 16.—Dr. Simon, Secretary for Foreign Affairs, in criticising in Cologne the foreign occupation, has created a great sensation throughout Germany. For some time the newspapers have been publishing incidents intended to show the occupation was unnecessary, harsh and intolerably costly. The maintenance of 100,000 French, 20,000 Belgians, 13,000 English and 12,000 American troops in the Rhenish provinces has cost more than 30,000,000,000 marks for the past twelve months.

"The Entente acts like a creditor," said Dr. Simons, "who employs an executor whose salary is higher than the payment he is supposed to exact."

The newspapers give as an illustration that Cologne alone was called upon to erect quarters for officers and their families costing nearly 500,000,000 marks. The newspapers also give instances of extraordinary demands by officers on the Entente commission. According to the German authorities, they were compelled to pay the salaries of French actors and actresses who were touring the occupied towns and cities providing fun for the French troops. The German authorities also were required to provide free quarters, food, &c., for these actors and actresses. One French Colonel, it is said, demanded that his daughters be supplied with two cats by the German authorities. Belgian officers declared a certain large deer preserve their own private hunting ground, refusing any payment for shooting, though these hunting grounds would ordinarily yield from 30,000 to 60,000 marks annually.

What causes most apprehension, however, is that Dr. Simons says that the Rhenish bridgehead is constantly widened and strongly fortified by French and Belgians; that drilling grounds are of a magnitude out of all proportion to the necessities of the Entente garrison; that lately the French erected a field bakery able to supply 400,000 rations daily, and that right behind their troops of occupation the French have massed over 120,000 men, always ready to march.

DENIES ANY SHARE IN ALCOHOL DEATHS

Undertaker Swears He Acted Only as Broker in Sale of Poison Distributed in New England.

John Romanelli, an undertaker, charged with being the head of a band of conspirators who stole ten drums of wood alcohol which caused the deaths of more than one hundred persons in New England last year, was the principal witness in his own defense yesterday in the Criminal Branch of the Supreme Court, in Brooklyn, where he is on trial before Justice Isaac M. Kapper, charged with grand larceny.

Romanelli denied the story told by Cosimo D'Ambrosio that he suggested the stealing of the wood alcohol. He testified that a man named "Jimmy" Lapina asked him if he knew where he could buy a couple of barrels of alcohol. He brought Lapina and D'Ambrosio together, and the negotiations finally resulted in the sale of the wood alcohol to Carmine Lizenziata, a Mott Street wine dealer, for $22,500, of which he received $2,000 for his commission. He declared D'Ambrosio told him it was grain alcohol. Romanelli insisted that D'Ambrosio was the only principal in the affair.

TELL OF ADVANCE IN SCIENCE

Latest Discoveries Revealed at Convention in Princeton.

Special to The New York Times.

PRINCETON, N. J., Nov. 16.—America's foremost scientists discussed the year's advance in their particular realms of investigation at the opening session of the semi-annual meeting here today of the National Academy of Scientists.

Professor R. A. Milliken of the University of Chicago announced that by the use of new apparatus of his own invention, in a vacuum, he obtained a photograph of light waves which vibrate nearly twice as fast as any previously detected.

Dr. J. M. Clark of New York announced the discovery of fossil stumps of large trees in New York State, the remainders of a forest of the remote geological period known as the middle Devonian. Professor William Duane of Harvard told of a new method of calculating accurately the wave lengths of X-rays of most chemical elements.

Baron Gerhard Degeer of Sweden, a geologist of worldwide reputation, described his forty years' work on clay deposits of Sweden. He said the ice caps of the glacial period still lingered in Northern Sweden 8,500 years ago, and that 30,000 years back they covered the whole of Scandinavia. He intends to make similar experiments concerning ice deposits in New York State.

BROWN FRESHMAN IS FOUND

Frankel Had Spent Ten Days He Was Missing in Turkish Bath.

PROVIDENCE, R. I., Nov. 16.—Robert R. Frankel, the Brown University freshman who had been missing since Nov. 1, was found today by the college authorities in a Turkish bath in this city, where he had been staying for more than a week.

He gave no explanation of the reasons for his disappearance. He returned to his home in New York this noon.

Indict Rabbi Louwisch for Perjury.

Special to The New York Times.

POUGHKEEPSIE, N. Y., Nov. 16.—The Grand Jury rendered a partial report today in the Louwisch case, returning two indictments against Joseph Louwisch for whose arrest a reward of $200 has been offered by local Hebrew societies. One indictment charges Louwisch with subornation of perjury, while the other charges him with perjury, committed on the same date, Oct. 1.

CAMINETTI TO STUDY EMIGRATION ABROAD

Sails for Europe Today to Investigate Conditions in Poland, Germany and Italy.

WILL SUGGEST LEGISLATION

Secretary Wilson Hopes to End Tragedy of Families Coming Here Only to Be Barred Out.

Special to The New York Times.

WASHINGTON, Nov. 16.—Anthony Caminetti, Commissioner General of Immigration, left Washington tonight on a trip to Europe to study conditions affecting emigration to the United States. He sails on the Adriatic from New York tomorrow and will be accompanied by Dr. J. W. Kerr of the Public Health Service, who will investigate health conditions at emigration centres.

Mr. Caminetti plans to complete his tour in time to confer with the House Immigration Committee in December before it submits its proposed bill to Congress at the next session.

In a statement tonight Mr. Caminetti in part said:

"The Secretary of Labor has detailed the undersigned to visit the principal immigration centres of Europe for the purpose of initiating a study of existing conditions affecting emigration to the United States.

"The Secretary is anxious that there should be a cessation of the cause of hardships resulting, as he states, from individuals in Europe or elsewhere breaking up their homes, selling their belongings and expending the proceeds for transportation to this country, only to find on arrival at our ports that they are not admissible under our laws and must return to their former abode.

"It is his opinion that this tragedy, as he terms it, 'might be eliminated or reduced by preventing the immigration of inadmissibles at the source.' Efforts in this direction undertaken previous to the World War were checked by its operations. Since then additional problems have been added by the war and its aftermath and by new legislation. Among that caused by the latter may be mentioned the literacy test and provision for the inspection of seamen.

"A study of so much of these as have their origin abroad would not only be interesting but beneficial in aiding a solution by co-operation between the authorities of the respective nations affected and those of our own country, or by direct legislation by Congress.

"It is important in this relation that there be as little interference with commerce, or the movement of passenger traffic, as is consistent with a fair and proper enforcement of immigration laws and regulations. This constitutes a subject which, by the method of co-operation mentioned, may be solved with benefits to the transportation interests as well as the immigration service of the various nations.

JOHNSON SHOCKED BY ELLIS ISLAND FACTS

Chairman of House Investigators Says Halt of Rush at Once Is Imperative.

Following an all-day inspection of conditions at Ellis Island, the House Committee on Immigration, which went to the station to get first-hand data, Representative Alfred Johnson, Chairman, said last night he would introduce drastic legislation to cope with the problem.

At the same time he disclosed that Anthony Caminetti, Commissioner General of Immigration, would leave on the Adriatic today to study conditions overseas.

"The revelations our committee made today on Ellis Island were staggering. I am sure the country does not realize the menace of immigration. I am more convinced than ever of the necessity of a suspension of immigration as nearly complete as possible.

"I shall offer a bill on the first day of the coming session of Congress restricting immigration to fathers and mothers, wives and unmarried children of naturalized citizens.

"Today I saw in a room not large enough for 300 people 795 temporarily detained aliens of all nationalities except Orientals—men, women, children and babies, some hysterical, some sick, others sullen—all waiting the arrival of relatives or friends. About 1,100 were on hand with an average of less than $1. I was told by Commissioner Wallis that three ships of a single line recently brought several thousands of these persons who did not have money to take them where they wanted to go, yet every one of them had a passport duly visèd by an American consul.

"Poor Little Ritz Girl" Playing.

The scenery and costumes of "Poor Little Ritz Girl," which were attached on Saturday in Newark by Charles Purcell, were released Monday morning by the posting of a bond. The piece is playing at the Majestic Theatre in Brooklyn this week, according to schedule. It had been previously reported that the production had been unable to follow its route.

BAVARIA ROYALISTS READY FOR REVOLT

Continued from Page 1, Column 2.

King's party, which openly is working toward restoration upon the throne of Rupprecht.

We discussed the foregoing plan. Replying to my question as to how he hoped to be benefited if France occupied the Ruhr district, he replied: "When France takes over the Ruhr coal fields we will be assured that Bavaria will get more coal than she does now."

Throughout Bavaria the French influence is spreading. The centre of French diplomacy is in the French Legation here. French diplomatic agents have made great headway in winning the people's favor, and every one, from Escherich down, is willing to trust France's promise of support if independence from Germany can be obtained.

The Bavarian monarchists have supported monarchists of the other German States, who plan to create four or five federated monarchies instead of the present loose combination of republics. Hanover, Württemberg Hesse and Thuringia are the other contemplated kingdoms.

So far, the plan of confederation has not been formed and there is no movement especially favoring the Hohenzollern family, which never was very popular except in Prussia.

General Ludendorff, although loyal to the Hohenzollerns, is willing to recognize another family on the German throne. The Wittelsbach family has his support for the Bavarian throne, according to Rupprecht's followers, who declare that for international reasons they especially fear American disapproval of the restoration of Kings in Europe and that Bavaria will follow Hungary's example. A regent will be chosen.

Who that regent will be also is known. General Ludendorff's political ambitions may be gratified in this way at last.

Outwardly Munich has the appearance of a quiet, normal, German city. Apparently the city is tranquil, yet behind the scenes everything is ready for "the day."

TERRORIST TURNS UP AGAIN.

Max Hoelz Forces Payment of 50,000 Marks and Disappears.

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Special Cable to THE NEW YORK TIMES.

BERLIN, Nov. 16.—Max Hölz, the red brigand of the Vogtland, has appeared again on the scene where he held terrorist sway a few months ago. Last night, about 7 o'clock, accompanied by one of his desperado friends named Gödel, he called on the head of the firm of Messrs. Franz Knoll in Auerbach and demanded the sum of 50,000 marks.

Hölz was quite frank about the matter and candidly reclared the sum was for the purpose of bringing about another terrorist "putsch" in the Vogtland. Herr Knoll had not so much money by him, but was forced to produce notes to the amount of 30,000 marks, which Hölz said would do in the meantime.

As the brigand left the building he was recognized by Knoll's chauffeur, who during the terrorist reign in the Vogtland had been forced to act as chauffeur for Hölz. The two men, however, lost no time in disappearing in the darkness.

It will be remembered that Hölz was arrested in Czechoslovakia after his Vogtland exploits. There were some difficulties regarding his extradition, but he spon escaped over the frontier into Saxony again, accompanied by some friends.

SHIP BOARD FUNDS DIVERTED, HE SAYS

Continued from Page 1, Column 6.

the door of a galley aboard ship. The bill amounted to $161. The hinge cost 83 cents.

In the Norfolk territory, he was informed, supplies were bought only from wholesale firms, the Government paying the middlemen's profits. Some middlemen made commissions as high as $100,000 a year.

In Seattle, the witness said, the Government had twice paid a bill of $623,000 for materials. Then he told about a contract that was changed so that the Government had to pay an additional cost of $143,000 for refitting the old cruiser Boston as a cargo carrier.

Mr. Morton said his investigation of alleged collusion on the part of repair companies had caused him to ask for an investigation of John F. Blaine, former agent of the Shipping Board at Seattle. This agent, he testified, received a salary of $13,000 in the twenty-two months he was stationed at Seattle, and his bank accumulations during that time amounted to $140,000. The case was subsequently tried and Blaine was acquitted.

A contract to furnish twenty Diesel oil engines at a cost of $110,000 each was described by Mr. Morton, who said the work was halted by the signing of the armistice. The Skandia Pacific Oil Engine Company, the contractor, subsequently resumed construction of the engines in Oakland. Plans now are under way, according to the witness, for the completion of twelve of the engines, which would have to be disposed of as salvage materials, with resulting losses to the Government.

Unsatisfactory methods of purchasing supplies for Shipping Board vessels in foreign ports were described by Sidney I. Ackerman, until recently steward of the steamer South Pole. He complained of conditions he had encountered, particularly at Newcastle, England, and Barcelona.

Corporation Answers Purtell.

The first witness before the committee was Stewart Dickson, President of Stewart Dickson & Co., Inc., who testified that asbestos packing was purchased by the board in February and March last for $1.60 a pound, whereas his bid was for $1.20. When his bid was rejected Mr. Dickson said he was told engineers had complained of his product. He was estimated the Government had lost more than $1,000,000 a year on asbestos.

In answer to the testimony of Thomas K. Purtell, relative to alleged defective riveting which was permitted in the plant of the Submarine Boat Corporation at Port Newark, that corporation last night issued the following statement:

"The witness was reported to have criticised the character of the riveting and the seaworthiness of the hulls. The vessels referred to were the S. S. Mount Vernon Bridge and the S. S. Panola, designated originally as Hulls 13 and 14.

"These vessels were recently inspected by the department of the superintending engineer and their hulls found to be in excellent condition, entirely tight and seaworthy and satisfactory to their operators. The workmanship on these hulls has stood the test of service without fault.

"The master of the Mount Vernon Bridge, Captain Hanson, and the chief engineer, E. M. Smith, were interviewed while the vessel was at dock at Pier 6, Hoboken, during the last month. They stated that both hull and decks remained tight; that no recommendation had been made for any repairs on this steel work when the ship came into port.

"All these men were unanimous in their statements that they considered the vessel a fine sea-boat. It has been operated by this company between Hoboken and the various Baltic ports ever since delivery from the submarine yard, April 17, 1919. The vessel is now in Stockholm, Sweden, and has successfully completed seven transatlantic voyages, the mileage included being, to date, approximately, 42,000 nautical miles.

"It is customary for the Submarine Boat Corporation to inspect their vessels and to obtain information concerning their seaworthiness from the operators from time to time. In accordance with this practice in January, 1920, the S. S. Panola was inspected and at that time Chief Officer J. Lipsberg and the Chief Engineer were interviewed. They asserted that both hull and decks were entirely tight and thoroughly seaworthy. The ship had just passed through a severe hurricane on its return from Europe.

"The hull construction of this vessel and the quality of the riveting had proved entirely equal to the occasion and no leaks were started by this severe storm. On Nov. 12, 1920, his vessel was again inspected by us and the chief officer, Mr. Lipsberg, who is still with the ship, claims that the deck machinery, also hull and decks, were in such a condition that they required no repairs.

"The steamer Panola is operated by the Globe Line at New York City, and has successfully completed eight transatlantic voyages, the distance traveled being approximately 36,600 nautical miles since delivery from the yard of the Submarine Boat Corporation at Port Newark on May 3, 1919.

Tells About the Agawam.

"Concerning the steamer Agawam, which the witness declared was 'suffering from a complication of diseases,' we desire to state that although it was the first fabricated steel ship constructed in the United States, it has traveled about 42,000 nautical miles up to date and has stood the strain of very severe storms on the Atlantic. It figured in thrilling rescues at sea, and was the first of the standardized ships to serve in an exciting salvage rôle.

"The Agawam is operated by the Mississippi Shipping Corporation. It has made eight voyages across the ocean. It left Port Eads for Hull on Oct. 19, 1919, when a wireless was received aboard from the Norwegian steamer Syphen that she had a broken shaft. Twenty-four hours later the Agawam had a line aboard the Syphen and, proceeding at the rate of six knots an hour, brought her into the port of St. Michaels, Azores, on Oct. 31. Though the wind and high waves made the task a perilous one, the Agawam brought her charge into port without any serious damage and without any loss of life.

"Of the 144 boats launched at the Newark Bay shipyard, of the Submarine Boat Corporation, every one is afloat and in successful service today.

"The record in service of these ships under discussion as well as the ships constructed by the Submarine Boat Corporation is the best reply that we can make to the testimony given before the Congressional committee by the witness."

Sutphen Welcomes Investigation.

Henry R. Sutphen, Vice President of the Submarine Boat Corporation, sent a letter to THE TIMES yesterday in which he said:

"The testimony of Thomas A. Purtell before the Walsh Investigating Committee referred particularly to hulls built by us at the Newark Bay shipyard on Ways 13 and 14, which were the S. S. Panola and S. S. Mt. Vernon Bridge.

"The inclosed memorandum, received from the shipyard this afternoon, shows the successful results that have been obtained from these two ships in the service of the United States Shipping Board. You will note that the Panola since May 3, 1919, has covered over 36,000 miles and was inspected in January, 1920, by our representative, who visited the ship while in New York harbor, at which time the chief officer and chief engineer were interviewed, and they stated that both hull and decks were entirely tight and thoroughly seaworthy, notwithstanding the vessel had recently passed through a severe hurricane.

"The S. S. Mt. Vernon Bridge was inspected by our representative while recently in the Port of New York, and both master and chief engineer stated that the hull and decks were in perfect condition, absolutely tight and seaworthy—the entire ship in first class condition and no repairs found necessary while in port. This vessel is now in Stockholm, Sweden, and since her delivery from our yard, April 17, 1919, has covered approximately 42,000 miles.

"When it is considered that there have been built and placed in successful operation 140 of our type vessels and all are giving satisfactory service to the Government, and that in building these ships over sixty million rivets were driven which have all proven absolutely tight, it would not surprise even the lay mind to know that in this enormous number of rivets a few might have been found defective, which Mr. Purtell refers to, but his own testimony indicates clearly that his charges were unfounded and not supported by the Shipping Board when the investigation was conducted by them.

"As far as ships are concerned that were built by us, we welcome the closest and fullest investigation of workmanship and material, which have in every case passed not only the Shipping Board inspection, but the closest inspection of the American Bureau of Shipping and Lloyd's Registry of Shipping."

The hearing will be continued this morning at 9:15 o'clock in the Federal Building.

GALLIVAN ASKS TO BE HEARD.

Names Shipping Board Men Who He Says Should Be Investigated.

BOSTON, Nov. 16.—Congressman James A. Gallivan announced today that he had asked Congressman Joseph Walsh, Chairman of the Congressional committee investigating Shipping Board operations, for permission to be heard by the committee. His name was introduced in testimony before the committee at New York Saturday.

In a statement today he said: "An official of the Emergency Fleet Corporation hinted that because I had interfered, as a member of Congress, to prevent a gross injustice being perpetrated, the Government had lost money by my interference.

"Thanks to Martin J. Gillen, formerly assistant to Admiral Benson," he said, "most of the crookedness was stopped, but the performers in Philadelphia never let up until I showed them up."

The statement added:

"I will suggest the names of a few gentlemen connected with the Emergency Fleet Corporation at Philadelphia whose activities will be well worth investigation, and the first name that I propose to give is Robert E. Kline, who calls himself special representative of the Supply and Sales Department. Another will be John F. Miller, formerly assistant director of the same department at Washington.

"The others are subordinates, but must have been acting in collusion with the bigger ones."

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If you want to substantially increase your income through the sale of the preferential shares of this corporation, you can make your spare hours count for many times more than your regular salary. Others are doing it daily. Commission basis.

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DOUBLE DESSERT

A waitress, carrying a piece of pié and a dish of ice cream, tripped.

The jar caused the ice cream to jump up and land on top of the pie.

Whereupon the young lady served the delicious, though accidental, combination—and made a hit.

Thus "The Sun" explains the origin of pie a la mode, a favorite double dessert at CHILDS.

Apple pie, topped with vanilla ice cream—the end of a perfect meal.

Childs

PENROSE FOR DELAY IN TAX REVISION

Urges Republicans in Congress to Defer Action Until the Special Session.

FEARS VETOES BY WILSON

Washington Believes That the Excess Profit Tax Will Be Repealed Next Summer.

Special to The New York Times.

WASHINGTON, Nov. 16.—In the opinion of Senator Penrose, Chairman of the Finance Committee, communicated to Senatorial colleagues here and to influential members of the Ways and Means Committee, no attempt should be made to repeal the excess profits tax or amend the revenue laws until the special session of Congress, which President-elect Harding has announced that he will call soon after March 4.

Senator Penrose said that in his opinion anything that might be done by the Republican Congress along these lines would probably be vetoed by President Wilson, and, therefore, it would be a waste of time for the Republicans to attempt to carry into effect party policies during the final months of the Wilson Administration.

"It may be wise not only to repeal the excess profits tax but to simplify tax forms for the calendar year 1920," said Senator Penrose, "but I do not believe that the consensus of opinion in Congress would favor undertaking the repeal of any taxation schedules until the Republicans enter into full control of the Government. I myself favor simplification of the tax forms so that the taxpayer can know what he has to report. I hope that we may do this before the taxpayers are required to make the 1920 report."

Senator Penrose further indicated that no advantage could be gained by repealing the excess profits tax at the coming session, as Congress undoubtedly would not favor repealing the tax for the calendar year 1920, and there was sufficient time to repeal it at the special session, when other features of the revenue law would be considered and general revision might be undertaken.

There is such a demand from business men for repeal of the excess profits tax, supplemented by the recommendations of Treasury officials, that there is reason to believe that Congress will not delay action until the whole subject of tax revision can be undertaken. It is the opinion of those concerned with taxation matters that this tax will be repealed early in the special session so that the tax need not be collected for 1921. This must be done in the Summer of 1921 or, according to Secretary Houston, it will be necessary to collect the tax for that calendar year.

What is puzzling the authorities is how to find a substitute for this tax. There is no argument against its repeal.

Some financial experts hold that these obligations should not be redeemed, but should be refunded into long-term bonds and canceled in fifteen years, when the condition of the Government will be such as to carry out the transaction without putting such a burden on present-day taxpayers.

Different schools of financiers will undoubtedly come into conflict when the subject of tax revision comes up in Congress. Underlying the differences, however, is the general agreement that the excess profits tax must be repealed. The struggle will come over whether a substitute tax is necessary or whether the present situation can be taken care of by extending the period of indebtedness maturity.

Republican Central Unit Here.

A plan to centralize the activities of the Republican Party, both official and social, was revealed yesterday as the result of a meeting of the Republican Women's State Executive Committee, of which Mrs. Arthur L. Livermore is Chairman, to discuss the proposal to establish a clubhouse for Republican women. The suggestion was made at a meeting the week before, and Mrs. Charles H. Sabin, Chairman of the Advisory Committee, was named as head of a committee to consider the matter.

Definite action was postponed until tomorrow, but it was learned that some of the committee favored taking over the building at 43 West Thirty-ninth Street, now leased by the Republican State Committee, of which the Republican Women's State Executive Committee occupies one floor. George A. Glynn, Republican State Chairman, has looked over the quarters in the National Republican Club, 54 West Fortieth Street, occupied by the Wadsworth Campaign Committee, and has expressed a willingness to move the State Committee Headquarters there, at least temporarily.

HOOVER ASKS LABOR TO HELP RECOVERY

Continued from Page 1, Column 4.

meetings of the Executive Council. Officials of the Federation attending the sessions outline labor's reconstruction policy as follows:

Repeal of existing laws and opposition to proposed laws requiring compulsory arbitration of industrial disputes.

Opposition to laws restricting the right of workers to quit work.

Enactment of legislation placing drastic restrictions upon immigration from all parts of the world with the most rigid control of that from Central and Southeastern Europe.

An intensive campaign of Americanization to counteract the influence of political theories not in harmony with the principles underlying the Government of the United States.

Frank Morrison, Secretary of the Federation, said that organized labor would insist that the present standards of living and working conditions be not reduced and that wages be maintained upon at least the level of 1914, with due allowance made for the decreased purchasing power of the dollar, which Government figures, he said, show to be more than 100 per cent.

Mr. Morrison said that the American Federation did not support any political party in the last election and that consequently the result of the election did not mean that the forces of organized labor had been routed. Mathew Woll, a Vice President of the Federation, declared that certain employers were interpreting the result of the election as a license to disregard the interests of labor, but that he felt confident that the American people ultimately would be found on the side of justice in any controversy.

Labor leaders, while admitting that there are evils in the labor situation causing some production waste, are prone to place the blame, if any attaches, on inefficient management. They contend that many difficulties and controversies between labor and its employers have had their inception in the inefficiency of subordinate plant officials.

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WOOL SOX
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Cold-Proof for Town or Country

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English Broad Ribbed Wool Sox in heather mixtures. $2.95

English or Scotch Wool Sports Sox in figures or plaid effects. $6.25 to $7.50

English Wool Sox in heather or Lovatt mixtures with contrasting plain or novelty embroidered clox. $2.95 to $4.95

English Wool Sox in heather or Lovatt mixtures with fancy designs, or accordeon ribbed, two-color effects. $3.25 and $3.65

English Wool Golf Hose in heather or Oxford mixtures with fancy cuff tops in many styles. $3.50 to $5.95

English or Scotch Wool Golf Hose in heather or Oxford mixtures, broad ribbed, with fancy or self cuff tops. $6.25 to $10.50

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A most interesting and instructive collection of Books, which will be offered
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"Robinson Crusoe"—*Illustrated by Wyeth*	$5.00
"A Treasury of Heroes and Heroines"—*Clayton Edwards*	$3.00
"The Jumble Book"—*David Cory*	$2.50
"Joan of Arc"—*Lucy F. Madison*	$3.50
"The Princess Pocahontas"—*Virginia Watson*	$3.50
"Glinda of Oz"—*L. Frank Baum*	$2.00
"Adventures of the Teenie Weenies"—*W. M. Donahey*	$2.00
"Grimm's Fairy Tales"—*Illustrated by Elenore Abbott*	$3.50
"Host of Children"—*James W. Riley*	$3.50
"Stories from Hans Andersen"—*Illustrated by Dulac*	$9.00
"Pinocchio"—*Collodi*	$1.35, 2.50, 6.00

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Fifth Avenue, 37th and 38th Streets
TODAY
At Important Price Reductions of $31.50 to $98.00
Women's Exclusive Suits for Winter
The Majority Trimmed with Rich Furs Including Grey Squirrel
67.00
Regular Prices $98.50 to $165.00
SUITS OF THE HIGHEST TYPE FROM OUR REGULAR STOCK, REDUCED FOR THE FIRST TIME THIS SEASON.

This reduced price enables our patrons to enjoy the smartest of the season's suit fashions *at the height of the suit season* at a price that anticipates after-season reductions. The finest in fashion, fabric, fur and finish is represented and the models include practically no duplications. The materials are veldyne, duvetyne, Peruvian cloth or duvet de laine.

Many Models especially suitable for the fuller figure

NO EXCHANGES NO CREDITS

WOMEN'S SUIT SHOP—*First Floor*

BUILDING BREVITIES

If begun before November an industrial building should be under cover before the worst of winter weather sets in.

Whatever the weather, ABERTHAW organization and ABERTHAW methods overcome its obstacles.

Sometimes winter building implies increased costs. The present season apparently promises economies.

ABERTHAW CONSTRUCTION COMPANY
BOSTON MASSACHUSETTS
ATLANTA. BUFFALO. PHILADELPHIA

30% ON YOUR ELECTRIC LAMPS

Compare These Prices

TUNGSTEN LAMPS

Watts	Regular Price	Our Price
10 to 50	.40	.28
60	.45	.32
100	1.00	.70

NITROGEN

Watts	Regular Price	Our Price
75	.75	.53
100	1.10	.77
200	2.10	1.47

OPAL LAMPS, Reg. 65c. Our Price 50c.
All Lamps Brand New and Guaranteed.

SIMPLEX or WESTINGHOUSE
Electric Heater
"HEAT IN A JIFFY"
For Home or Office.
REG. PRICE $12.50
OUR PRICE $10.50

Electrical & Engineering Corp.
716 8th Ave. (45th) Bryant 6874

YALE VS. BROWN.

Airplane view of the Yale Bowl, with a seating capacity of approximately 75,000 people, during the recent game between Yale and Brown University elevens in the Rotogravure Picture Section of The New York Times next Sunday.—Advt.

NO 'YOUR LORDSHIP' FOR BISHOPS HERE

Americans Need Not Fear Prelates in This Country Seeking Title, Asserts Bishop Burch.

DON'T WANT IT, HE SAYS

Even the Bishop of London Doesn't Like "My Lord"—Refutes Dr. Grant's Charge.

No one in America need fear that the Episcopal Bishops in this country are going to insist on being called "Your Lordship" or "Lord Bishop," and even the Anglican Bishops of today want this custom done away with, according to Bishop Charles S. Burch of the Episcopal Diocese of New York.

Bishop Burch made this statement last evening in an address before the Church Club at its first formal meeting of the season, held in the clubhouse, 53 East Fifty-sixth Street. Another speaker was Robert H. Gardiner of Gardiner, Me., General Secretary of the World Conference on Faith and Order. The Bish Burch said that he was walking through the streets one day with the Hon. and Right Rev. Arthur Foley Winnington-Ingram, Bishop of London, and addressed him as "Your Lordship."

The Bishop of London paused, said Bishop Burch, whirled around and said, "Now don't you ever call me that again, if you please. I don't like it, and I never want to hear it from your good lips; call me just plain 'Bishop.'"

The Rev. Dr. Percy Stickney Grant, rector of the Episcopal Church of the Ascension, in a sermon last Spring just following his being curtailed in his Sunday night forum methods, said that the American bishops expected to be called "My Lord Bishop" as soon as they got on a ship facing Great Britain.

Bishop Burch related an amusing incident of another walk he was taking last Summer in London with another English bishop.

"He was dressed in the customary knee breeches, gaiters, apron, shoestring hat, and a little newsboy passed us," said Bishop Burch. "The boy looked up at me, whereupon he punched another little urchin with him and said: "'Spot the guy'; he ain't no real Bishop at all. He ain't got no knee breeches, gaiters, shoestring hat or apron, nor nothin' like a bishop'."

Bishop Burch explained that as a conciliatory measure—just so they would be recognized as Bishops—he and his American brethren in the Episcopate wore rosettes on their hats.

TELL PLOT TO KILL POLICE.

Brooklyn Burglar Suspects Said to Admit Hunting Three Detectives.

William Marweg and Thomas Meehan, prisoners in Raymond Street Jail, charged with burglary, when questioned at the office of District Attorney Lewis in Brooklyn yesterday were said to have admitted that when arrested last Saturday night they were "hunting" for Detectives Kavanaugh, Thornton and Farrington and a fourth man, Robert White of 8 Conway Street. They met the detectives at York and Bridge Streets and a short fight ensued, in which Detective Farrington was shot in the arm and Kavanaugh in the leg before the prisoners were subdued.

AGREE TO KEEP WAGES UP.

Fall River Textile Employers Promise to Maintain Present Scale.

FALL RIVER, Mass., Nov. 16.—Wages of the 35,000 operatives in the cotton mills here will remain indefinitely at the scale that has been in force for the last six months, according to an agreement reached by representatives of the manufacturers and employes today.

As announced by James Tansey, President of the American Federation of Textile Operatives, it provides that "there shall be no change in the wage rate beginning Dec. 6 until a further conference takes place, said conference to be called by either party."

CHARTER WOMEN'S LEAGUE.

Organization Plans to Furnish Hospital, School and Prison Workers.

The Churchwomen's League for Patriotic Service was incorporated yesterday, with the approval of Supreme Court Justice Giegerich. The organization is designed to "supply volunteer and professional workers for hospitals, schools, prisons, social centres, church institutions and city missions."

The incorporators include Mrs. Richard Aldrich, Mrs. H. Eugene Alexander, Mrs. O'Donnell Iselin, Mrs. John H. Iselin, Mrs. William Iselin, Mrs. Seth Low, Mrs. Charles S. Burch, Mrs. Stephen Baker, Mrs. Walter Phelps Bliss, Mrs. J. Hill Browning, Mrs. Schuyler Cammann, Mrs. W. Bayard Cutting, Mrs. Edwin P. Grosvenor, Mrs. Augustus N. Hand, Mrs. Judith B. Hewitt, Mrs. Herbert Parsons, Mrs. William T. Manning, Miss Anne Morgan, Mrs. E. H. Harriman, Mrs. George S. Pratt, Mrs. H. J. Satterlee, Mrs. W. J. Shieffelin and Mrs. C. C. Stilman.

B. G. Mitchell Estate $1,033,918.

The estate of Benjamin G. Mitchell, Vice President of the Central Union Trust Company, who died April 7 last without making a will, was appraised yesterday at $1,033,918, of which $921,712 was in stocks and bonds. He had $70,000 of Liberty bonds, $82,214 of Central Union Trust Company stock and $64,356 of American Light and Traction common. He divided his estate between his daughters, Mrs. Olive M. Brown, who lived with him at the Hotel Monterdy, Broadway and Ninety-fourth Street, and Mrs. Eleanor M. Nicoll of Shippan Point, Conn.

Reg. Trade Mark

"The Greatest Treasure House of Linens in America"

AN ideal gift, for that hard-to-please man, McCutcheon's Monogrammed Linen Handkerchiefs. Their crisp smartness and excellent quality express the Holiday Spirit, while their usefulness and durability make them a lasting pleasure.

Orders for Monogramming should be placed at once.

James McCutcheon & Co.
Fifth Avenue, 34th and 33d Streets

LEIGHTON'S
Skolny Clothes
BROADWAY at 47th STREET

Skolny Suits and Overcoats

Reduced To

45.00 to 75.00

Represent Actual Savings of

15 to 25%

Skolny Clothes at their original prices were moderate in cost, but at their reduced prices they offer the best values in the city.

The materials,—the styles,—the tailoring and the attention to even the smallest details are all qualities that have won for the HOUSE OF SKOLNY the reputation for producing the finest Ready to Wear Clothes.

Only after you have worn a SKOLNY Suit or Overcoat will you appreciate the excellent purchase you have made.

Skolny Clothes sold with a guarantee of satisfaction or your money back.

OPEN UNTIL MIDNIGHT

Stern Brothers

WEST 42d STREET (Between Fifth and Sixth Avenue) WEST 43d STREET

A Great Sale
Of
Kirschbaum Suits

Kirschbaum Overcoats
Kirschbaum Dress Suits
Kirschbaum Tuxedos
London Overcoats
Raincoats
Leather Coats

Nothing like this has taken place in our Men's Clothing Department since we led the way during the world war in distributing Officers' Uniforms at cost.

Copyright, 1920, A. B. Kirschbaum Company

25 per cent Discount
On Our
Entire Clothing Stock

Copyright, 1920, A. B. Kirschbaum Company

Offering absolute unrestricted choice at ONE-FOURTH OFF the original prices—$32.50 to $95.00

The original price tickets remain upon the garments---without a single change or alteration. And these original prices are marked upon a margin which conservative clothing trade authorities say is the closest in New York. Discounts made at time of purchase.

Slight charge for necessary alterations.

Men's Clothing Department---Third Floor

JOHN DAVID
STEIN-BLOCH SMART CLOTHES
Broadway at 32d, Manhattan
Court Street at Montague, Brooklyn

$7.95

For $9 And $10 Silk Shirts In Our Half-Yearly Sale

THE other Shirt Reductions are as follows: $3.50 and $3.75 Madras, India Crepe and Super-Quality White Oxford Shirts, now $2.65. Imported and Domestic Madras and Excello Cord Shirts, regularly $4.50 and $5, now $3.45. Highest-Quality $12.50 and $15 John David Silk Shirts, including Imported Crepes, Jacquard Figures, Satin-Striped Broadcloth and Silk Jersey Cloth, now reduced to $9.85

COMPARE

B. Altman & Co.

Artistic Furnishings
for odd spaces

Every home has many such spaces; and the thoughtful Christmas giver can do no better than choose some charming little fitment to fill in one or another of them.

There is a great variety of small furnishings in mahogany or walnut assembled on the Fourth Floor (Art Furnishings section). Among the number are tables of many persuasions; tea wagons; desks and escritoires; smoking stands and humidors; serving trays and lazy Susans; window boxes and magazine stands; clocks and mirrors; and many other items of interest and attractiveness.

Madison Avenue - Fifth Avenue
34th and 35th Streets New York

FOR STUDY.

The Annalist is a magazine published every Monday by The New York Times Company, containing articles dealing with the great national problems affecting finance, industry and economic conditions. On news stands, 10c.; by mail, $5 a year.

WISE judgment rests on facts!

The time will come when you will be grateful to know why Kensico is the Permanent Burial Park.

Write NOW for Booklet "KENSICO" and important historical data.

Like the Pyramids The Kensico Cemetery Will Endure Forever

The Kensico Cemetery
America's Burial Park
City Office-103 Park Ave., N.Y.

"Your Department Store."

BloomingdaleS

Lexington to 3rd—59th to 60th

Bewitching French

Dotted Veiling

at 89c yd

"A TOUCH OF CHARM"

The new imported veiling that adds so much chic to your whole costume. Popular colorings—Brown, Black, Taupe, Navy.

Bloomingdales—Main Floor.

The Little Gallery

Four East Forty-Eighth Street

HAND WROUGHT JEWELRY
By Master Craftsmen
Precious and Semi-Precious Stones in Individual Settings of Unusual Workmanship

ON EXHIBITION FROM NOVEMBER 8 TO 20

"Amazing and Smashing!" —*Benj. De Casseres.*

CAIUS GRACCHUS

By ODIN GREGORY

This gorgeous, thrilling, colorful, poetic tragedy of love, lust, loyalty and betrayal, is the book cultured men and women are *memorizing* by the page.

It is the book you will carry with you to read over and over again for sheer delight.

$2 net. *At all bookstores.*

BONI & LIVERIGHT, New York.

GRAIN PRICE SLUMP LAID TO A PLOT

President of Farmers' Congress Accuses "Gamblers and Captains of Finance."

AID BY CONGRESS URGED

Farmer-Banker Conference Is Told the World Has Not Purchasing Power to Buy $3 Wheat.

COLUMBUS, Ohio, Nov. 16.—Blame for the present slump in prices for farm products was laid at the door of a "well-organized conspiracy on the part of grain gamblers and some of the captains of finance," by O. G. Smith of Nebraska, President of the Farmers' National Congress, in his address at the opening session of that body's annual convention here today. Mr. Smith expressed the hope that "the Congress of the United States will indorse farmers in their refusal to sell their products at a loss."

It appeared to be the consensus of opinion among speakers that the American Farm Bureau Federation was, because of its national scope, the organization best fitted to protect the farmer by seeing that he got a "proper return on his investment."

Smith urged passage by the Congress of the French bill, requiring labelling of woolen goods as to virgin wool content, and the Kenyon bill to control meat packers, urged restrictions on immigration and the dismissal of Louis F. Post, Immigration Commissioner, and praised the American Legion for its Americanization work. He condemned the Nolan bill, which seeks to levy a tax of 1 per cent. on farm values in excess of $10,000.

The farmers were warned against buying worthless stocks, Mr. Smith declaring that 10 per cent. of all securities being floated now are without value.

"If agriculture goes, the rest of the nation goes with it," said J. A. Shirley, Springfield, Mass., manager of the Eastern States League, who, with J. H. Kimble of Port Deposit, Md., Andrew Kimball, Tacher, Ariz., and W. F. Callander, Federal stock reporter for Ohio, spoke at today's meetings.

The convention continues through Friday.

CHICAGO, Nov. 16.—On behalf of the Farmers' Marketing Committee of seventeen, recently appointed by the American Farm Bureau Federation, C. V. Gregory, editor of a farm journal here, today issued a statement denying that the committee had adopted any plan for marketing wheat. Recent reports had said that the committee, of which Mr. Gregory is a member, was about to float a giant wheat combine.

WATERLOO, Iowa, Nov. 16. — "The world has not the purchasing power to buy $3 wheat," E. G. Nourse, head of agricultural economics, Iowa State Agricultural College at Ames, today said in an address before the Farmer-Banker Conference of Northeastern Iowa. He was discussing the farmers' strike and market conditions.

$5,000 GIFT FOR ORPHANS.

Mrs. A. Bijur Sends Check for Jewish Fund as Memorial to Father.

A memorial contribution of $5,000 was sent to the Jewish War Orphans' Fund of the Joint Distribution Committee yesterday by Mrs. Abraham Bijur, daughter of Jacob Wertheim, who died on Sunday.

Taking advantage of the opening of the campaign for the orphans' fund, Mrs. Bijur sent her check to Felix M Warburg, the Chairman, "as the opening contribution toward the cause which he would so loved to have furthered himself."

GIRL IN BOY'S GARB SEEKS BROTHER HERE

New Haven Miss Returns to Children's Society Comforted by Police Promises of Aid.

It was big, gruff Charley Kellerman of the West Thirty-seventh Street Station who blundered onto the quest for John; a quest that began in New Haven and ended at Eighth Avenue and Thirty-fifth Street. Standing at the indicated spot, Kellerman late yesterday afternoon was surveying things in general when along came an individual wearing a suit of knickerbockers and a tightly pulled down cap. Kellerman fancied he detected an abundance of dark brown curls peeking out from under the cap, and he was right.

"My name is Isabel Yues," said the person of the knickerbockers and cap some time later in the station house, "and I am 14 years old and live in Olive Street, New Haven. My brother, John, who is 19 years old, left home some time ago to make money enough to go through college, and he wrote steadily to mother until about five weeks ago.

"Then he stopped writing. Mother used to cry a lot and I don't like to see her do that, so I decided to come down to New York, which was the last place we'd heard from John, and find my brother. I put on the suit belonging to my brother Stephen—he is one of our six—and put my dress over that.

"A policeman saw me going around looking for John, and he sent me to the Society for the Prevention of Cruelty to Children. They sure treated me fine, all right. After a while they sent me up to their shelter at Inwood and I was put in there. But, you see," she continued earnestly, "I could never find John up there. This morning I started out again to look for him, and then this policeman took me here."

Last night Miss Isabel Yues, shorn of knickerbockers and cap, was back in Inwood—but mighty cheerful. For hadn't that imposing Lieutenant in the West Thirty-seventh Street Station—the big man with the solid gold shield—he said that he would have every member of the police force in New York, from Commissioner Richard E. Enright down, on the lookout all last night for John?

Domino Syrup

Delicious Flavor
Domino Quality

American Sugar Refining Company

"Sweeten it with Domino"

Macy's Macy's

R.H.Macy & Co.
HERALD SQUARE Inc. NEW YORK

Women's Distinctive Riding Habits

Their characteristic mannish style achieves smartness.

Fashioned on approved lines, the belted model accentuates the youthful figure. Some have vestees of contrasting, vivid shades. Other models, unbelted, are most attractive in their tailored simplicity.

Fabrics of homespun, melton cloth, Oxford or brown mixtures, some with hair line stripes.

Colorings of brown, khaki, gray or dust

$39.75 to $94.75

Macy's—Third Floor, 34th St., Rear

Macy's Macy's

J.M.Gidding & Co.
564 566 AND 568 Fifth Avenue. 46TH AND 47TH STS

Are now holding

Important Sale

of

Superb Furs
At 25 to 50% Below
Present Replacement Prices

Purchases of unusually rich and choice skins at very low prices have been fashioned into rich and beautiful garments.

HANDSOME FULL LENGTH COATS AND WRAPS
SMART SHORT COATS
SCARFS—STOLES AND SEPARATE PIECES

Athena Underwear

Sold in New York exclusively by

SAKS & COMPANY

THE slimmest evening gown, the snuggest tailleur, frankly accentuating every curve of the body, hold no terrors for Athena Underwear. Shaped to exactly fit the figure, it conforms to one's silhouette faultlessly—wrinkle-*less!*

The clumsiness usually associated with woolen undergarments vanishes when you buy Athena. Smoothly, caressingly, it moulds itself to the figure as a glove encases the hand.

WOMEN'S
Union Suits
$2.25 to $10.50
Vests and Tights
$1.50 to $6.50
CHILDREN'S
Separate Garments
$1.00 to $2.35
Union Suits
$1.75 to $3.75

BROADWAY **Saks & Company** At 34th STREET
MARSHALL FIELD & COMPANY
Chicago Makers

B. Altman & Co.

MADISON AVENUE - FIFTH AVENUE, NEW YORK
Thirty-fourth Street Thirty-fifth Street

The Men's Clothing Department
on the Sixth Floor
is making a special feature of

Men's Dress Overcoats

at $135.00

The materials are imported Montagnac and vicuna, usually shown only in the best custom-tailored clothes. In every detail of manufacture these overcoats reflect painstaking care.

Macy's Macy's

Chapeaux La Marquise

$8.50

An unequaled combination of style, quality and value.

New hats of Gros de Londres silk, trimmed with graceful ostrich tendrils or effectively finished with flowers appliqued on the brim.

And hats of Cire satin, combined with gold or silver cloth and gauzy Chantilly laces.

There are also small soft hats, mushrooms and pokes, for misses and young women.

Altogether, a most unusual and varied collection of hats for dress wear.

Colors: Brown, gray, navy, royal, beaver and henna.

Macy's—Second Floor, Front.

R.H.Macy & Co
HERALD SQUARE Inc. NEW YORK

Macy's Macy's

PECK & PECK PECK & PECK

Peck & Peck

Children's Woolen Knicker Hose $3.75

THE cool November breeze is the entrance cue for these English Woolen knicker hose for children. Though heather mixtures predominate, some have brilliantly colored turn-over tops. Sizes from 6 to 9½ are obtainable and the price is but $3.75. A limited number in pure white in small sizes are offered at $4.00 a pair.

Mail Orders Promptly Filled.

PECK & PECK

586 Fifth Avenue *at 48th Street*
501 Fifth Avenue *at 42nd Street*
also at 4 No. Michigan Blvd., Chicago
At Palm Beach in winter, at Newport in summer

The Traditions of Shoe Making

THE finer traditions of the shoe making craft have been preserved in the Edwin Clapp Shoe. Behind it is an Institution with more than half a century of experience in making high-grade shoes.

We have specialized for years in the production of shoes of Kangaroo—soft as Kid, serviceable as Calf and smart as Patent Colt. We also show desirable models in Calfskin, Cordovan and Patent Leather suitable for daytime or evening wear.

WOMEN:—At both our Shops you will find distinctive styles in Edwin Clapp Shoes for Women, embodying trim feminine style with sturdy masculine service.

THE Edwin Clapp SHOE
ESTABLISHED 1859

New Down-Town Store
146 Fulton Street, near Broadway

Up-Town Store
6 East 42d Street—3 doors from Fifth Av.

MIDSHIPMAN OUSTED FOR HAZING PLEBE

Dismissed Annapolis Student Asserts Lower Classmen Resigned After Naming Hazers.

TELLS OF PUNISHMENT

Declares Offenders Were Confined on Prison Ship Reina Mercedes After Receiving Demerits.

Special to The New York Times.

BALTIMORE, Nov. 16.—It became known today that Midshipman Samuel G. Baker, Jr., of Seattle had been dismissed from the Naval Academy for hazing. His name was disclosed when he volunteered to write an account of conditions at the academy as seen through the eyes of a midshipman.

The former midshipman asserted he had been dismissed on Nov. 4, had come to Baltimore and obtained employment with the Bethlehem Shipbuilding Corporation.

He made a detailed statement of conditions, which he charged, existed at the Naval Academy and gave names of midshipmen who, he alleged, had been punished on hazing charges. He also named "plebes" or fourth class men who resigned, he asserted, after identifying upper classmen who had hazed them.

Mrs. Albert Johnson, wife of Representative Johnson of the Third District of Washington, who appointed Baker said tonight in Washington, in the absence of her husband, that he was investigating Baker's dismissal. Baker, however, who was still in uniform tonight, said he expected to return to his home in Seattle after the Army-Navy football game.

The following midshipmen and alleged instances of punishment are cited in the statement of Baker:

Midshipman I. H. Nunn, third class, of Arkansas, "allowed to resign," following hazing charges which Baker declared were based on an innocent conversation with two "plebes." Nunn later returned as a "plebe" on reappointment.

Midshipman E. C. Metcalfe of Mississippi, second class, charged with hazing after straightening a cap on the head of a "plebe." Recommended for dismissal by Rear Admiral Scales. Later Metcalfe's father went to Washington and, following his intervention, Metcalfe received 100 demerits and was placed on probation until Feb. 1 and quartered on the prison ship Reina Mercedes until that time.

Midshipman M. S. Q. Weiser of Philadelphia, accused of hazing a midshipman named Riddle. Weiser, according to Baker, is now confined to the Reina Mercedes as a "dangerous man" and is not allowed to see other midshipmen.

Midshipman T. D. Floyd of Peoria, Ill., a "plebe," for whose hazing Baker says he was dismissed. Floyd's resignation, Baker says, was accepted the same day Baker's dismissal was announced.

Midshipman J. H. Otto of Philadelphia resigned after accusing Midshipman W. L. Holm of Kansas. W. D. Parker of Massachusetts and E. W. Sweetland of New York and received leave of absence pending acceptance of his resignation. Two of the midshipmen accused by Otto received 100 demerits and one 75, and all are confined on the Reina Mercedes.

THREE MEN SURRENDER IN ACTRESSES' DEATHS

Companions on Fatal Joy Ride in Chicago, Say Girls, Drunk and Noisy, Were Left in the Park.

Special to The New York Times.

CHICAGO, Nov. 16.—With the surrender today of two of the male companions of Marie Ramey and Lillian Thompson, New York actresses, on the midnight auto ride which ended in their deaths in Grant Park early Sunday morning, the police tonight claimed to have solved the mystery of their death. In addition to these two men, there is in custody a chauffeur, who is also declared to be implicated. The names of the two men have been withheld by the police. The chauffeur, however, is known by the name of "Harris."

According to the story told by the two men, who gave themselves up to Detective Sergeant Markham, they were on a joy ride in a touring car Saturday evening. They had visited numerous cabarets. While on Dearborn Street near the river front they picked up the Ramey and Thompson women. Both, they said, were intoxicated.

They toured the Loop. The women, they said, became obstreperous. They sang and shouted and one, it is said, put her foot through the windshield of the car.

The two men, according to the story told the police, then took the women to Grant Park and left them, after they had refused to give their address. They were both "dead to the world," it is said.

There was no poison administered either in drinks or "straight," the men declared.

SEE BOXING LAW IN DANGER.

Up-State Republicans Expected to Urge Miller to Favor Repeal.

With sentiment among up-State Republicans, to which it is expected Governor-elect Nathan L. Miller will prove amenable, running strongly against boxing, the general impression prevails in Republican circles that if an attempt is made to stage the DempseyCarpentier fight in Madison Square Garden, or anywhere else in this State, Mr. Miller will take a determined stand against it.

Governor-elect Miller will return to this city tomorrow or Friday, and the boxing matter may come up for discussion in conference he expects to hold with some of the party leaders.

In Republican circles it was suggested yesterday that the Walker Boxing bill might be in danger. With the Legislature heavily Republican in both branches, pressure will be brought to bear on the lawmakers from up-State to repeal the Walker act.

"We do not owe the crowd behind the proposed Dempsey-Carpentier fight and the Walker Boxing law anything, and there is nothing to interfere with our freedom of action," said one influential up-State leader. "I have not discussed the matter with Judge Miller, but there is no doubt in my mind as to how the Republicans up-State feel on the subject, especially as they know that all the promoters of pugilism fought the Republican candidates in the last election bitterly and spent a lot of money to bring about the re-election of 'Al' Smith."

Aldermen Get 1921 Budget.

The Board of Aldermen at a special session yesterday received the 1921 budget from the Board of Estimate and referred it to its own Committee on Finance. The total amount as passed on to the Aldermen is $345,571,390. The Finance Committee has twenty days in which to consider it. The committee or the full board may reduce any item in the budget but cannot increase the amounts.

5% 6%

The Gateway to Success
is open for you if you practice thrift
The Safe Way — The Easy Way
The Morris Plan Way

5% on $1.00 or more, money withdrawable at any time under reasonable regulations
6% on $100. or more, left for yearly periods

Interest Starts at Once

Call on us or send your name and address to

The Morris Plan Co. of New York
Resources over $8,000,000
Member of the American Bankers Association
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Main Office: 261 Broadway (Opposite City Hall)
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Brooklyn Branch, 26 Court Street (Opposite Borough Hall)
Bronx Branch, 391 East 149th Street

FRANK BROTHERS

People who admire the exquisite taste and refinement of Frank Brothers Footwear will appreciate the obvious price lowerings in the Fifth Avenue Boot Shop.

Fifth Avenue Boot Shop
near 48th Street

The Man's Shop
A Floor of Complete Masculinity

There are the Twentieth Century Limited, the Pennsylvania Special and the Express Elevators to The Man's Shop at Lord & Taylor's

Re-adjustment of Prices

IN the matter of clothing prices, The Man's Shop has lined up squarely with the Lord & Taylor practice of more than ninety-four years, of doing the right thing by their customers.

While it taxed its resources to the utmost to keep from marking up goods wherever possible on the rising markets of the period just passed, giving the customer every advantage the house could secure, it is now gladly meeting and anticipating the falling prices in the cloth and clothing industries.

The Man's Shop begs to announce that it has made reductions on all its regular clothing stock, not only meeting reductions now being made by manufacturers and wholesalers but in many cases going even further.

Lord & Taylor

38th Street FIFTH AVENUE 39th Street

The Man's Shop, Tenth Floor
Branch of New Jersey Bureau of Licenses for Motoring, An Added Service in The Man's Shop
Express Elevators Without Stop

STEWART *Week at* WANAMAKER'S

Red-Letter Week of the Year. Lowest Prices of the Day. Tuesday's News.

Next to the Hat a Woman Wears

or a Man—the most significant of dress is the boots.

Little two shoes begin the foundations of the structure of life.

They have much to do with the understanding.

Recently there has been an avalanche of boots and shoes poured out upon the United States from the Government warehouses.

One of the stories for which Abraham Lincoln was famous is that about a big Hoosier during the war who called on a street Arab in Washington for a "shine." The lad, looking at the big, long canal boat boots before him, called out "Jimmy, come over and help me, I've got an army contract."

We are becoming more and more particular about the shoes we offer, their leather and workmanship.

(Signed)

John Wanamaker

November 17, 1920.

Boys

William Heyliger

—the author of the popular boys' stories, will take part in our celebration of Children's Book Week by talking to you Wednesday, at 3.

Heyliger wrote "Off Side," "High Benton," "Don Strong American."

RUTH PEARCY, contralto, will sing children's songs. J. Thurston Noe will accompany her.

Eighth Gallery, New Bldg.

Continuing Sales at Half Price

Diamond Jewelry at half.
Watches and Clocks at half.
Sterling Silverware at half.
Silver-plated ware at half.
Women's Furs at half.
Boys' Suits at half.
Optical Goods at half.
Upholstered furniture at half.
Men's Winter Underwear at half.
Oriental Rugs at half.
Table damask at half.
Table cloths at half.
Napkins at half.
Luncheon cloths at half.
Huck towels at half.
Dish towels at half.
Toweling at half.
Dress linens at half.
Turkish towels at half.
Cotton sheets at half.
Women's Shoes, $7—half.
Fine Silks at half.
Men's Half Hose—half.
$750 Player pianos, $485.
Blouses at half.
Women's Wraps and Coats at half.
Middy Blouses for girls at half.
Silk Petticoats at half.
Fancy Linens at half.
Boys' Suits and Hats at half.
Waffle irons at half.
Floor Brooms at half.
Clothes horses at half.
Bags and Suit cases at half.
Rugs, Carpets and Matting at half.
Curtains and panels at half.
Blankets and comforters at half.
Velour Portieres at half.
Voiles at half.
Motoring Robes at half.
Cord Tires at half.
Men's Mufflers and Pajamas at half
Women's Suits at half.
Young Girls' Frocks at half.

90 French Blouses *at Half Price*
$7.50 to $24

The most delicate and delightful fine French blouses, entirely hand-made, in batiste, voile and fine handkerchief linen, with simple drawn work touches or trimmed with real Valenciennes lace, filet and point Venise; frilled models or models with trim or ruffled collars and cuffs.

Also, at Half Price

17 French blouses of chiffon, Georgette crepe, crepe-de-chine in bisque, flesh color and white. Entirely hand-made; frilled or embroidered and beaded—$11.50 to $17.50.

Dark Suit Blouses at Half

This collection includes the finest suit blouses we have in stock—elaborate overblouse models—beaded chiffon—tie-around models, beaded and embroidered in brilliant color—vivid and soft effects—Wednesday, $18.75 to $46. Second Floor, Old Bldg.

Women's fine Wraps and Coats at Half Original Prices

25 fur-trimmed afternoon and evening wraps at $160

Soft fine duvetyn, chiffon velvet, and combinations of velvet and metal brocade; lined with beautiful harmonizing silks. The evening wraps are gorgeously colored and vivid, or delicately tinted and distinguished. The afternoon wraps are softly luxurious and in the soft browns, and blues so smart this season. The furs used are flying squirrel, nutria and dyed wolf.

90 duvetyn wraps, $98.50—Half Price

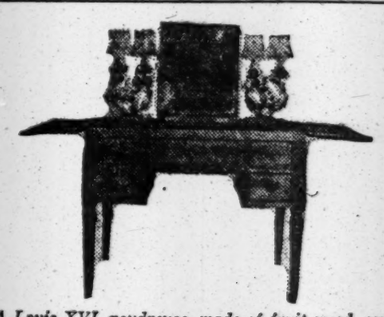
Plain duvetyn, perfectly finished, lined with matching satins.

77 coats and wraps at $49.50

Thirty-two are in wool jersey, lined, and interlined; midnight blue, tan and gray, brown, soft green.

Twelve polo coats of fine polo cloth, lined with suedine, and made with great collars of raccoon.

Seventeen leather coats suitable for sports, general wear and motoring. Extremely smart. Second Floor, Old Building.



A Louis XVI. poudreuse, made of fruit wood, complete with old mirror and fittings. Was $1,400, now $700.

The Stewart Week Sale of Antiques at Half Prices

AU QUATRIEME.

A collection of antiques at half price includes a wide variety of objects from many countries. Those who desire some bit of furniture for an odd corner or need some definite thing will be interested to look about Au Quatrieme for these at half price.

A short list—typical of the variety.

A Queen Anne walnut six-legged settee covered with brocade. Was $290, now $145.

An antique five-back Heppelwhite settee, painted and made with cane seat. Was $550, now $275.

A fine large architectural painting of the Italian school. Was $400, now $200.

A pair of painted mourning pictures. Were $65, now $32.50 the pair.

A very interesting old Directoire portrait of a woman in crayon in an old gilt frame and painted and gilded glass. Was $200, now $100.

Old French carved and gilded barometer. Was $75, now $37.50.

A fine large Directoire bed of carved walnut with painted panels set in the foot and head. Was $950, now $475.

An old English satinwood sofa of the Empire type with rolled ends and covered with old brocade. Ends have a charming ivory inlay. Was $700, now $350.

A set of original William and Mary canape and six chairs, covered with crimson brocade and fringed after the old style. Were $2,750 a set, now $1,375.

Four Venetian blue and gold painted rococo chairs, covered with mulberry satin. Were $600, now $300 the set.

An old commode with claw and ball feet, swell front and elaborate brasses. Was $400, now $200. Fourth Floor, Old Building.

The Only Men's Clothing Store in New York Down to BED-ROCK Prices

While others are talking and arguing and making explanations about high prices, some even standing pat or taking off only a few dollars, we go straight down to bed-rock and offer

A Half Million Dollars of Men's Suits and Overcoats

—all wool and Wanamaker standard—

at Half Original Prices

Suits at $34.50 to $62.50
that were to be sold for $69 to $125
Each marked now at half the price scheduled for this winter's selling.

Overcoats at $37.50 to $67.50
that were to be sold for $75 to $135

In doing this we are keeping faith with the manufacturers in taking in our commitments. They in turn are making certain concessions on prices. But between the two of us we are making sacrifices justified only by the good business sense that says: Meet the people more than half way; get prices readjusted quickly. Then America can go forward to the prosperity that will come from natural inherent wealth and increased production.

The Prices

being so far below cost it is only fair to make a small charge for alterations other than lengthening or shortening of trousers and sleeves; to sell nothing on memoranda or C. O. D., and to accept nothing back for credit, if altered.

The Variety

is almost unlimited—suits of cassimeres, worsteds, unfinished worsteds, cheviots, flannels, tweeds; in sizes for all types of men, and in patterns to meet every taste.

Overcoats include Chesterfields, dress overcoats, staple oxfords, single-breasted and double-breasted, box overcoats, heavy ulsters and great coats.

Every garment was made for the Burlington Arcade Store at Wanamaker's, whose standard of fabric, style and tailoring is not excelled and rarely equaled by any other clothing merchant.

Read all the clothing advertisements you see; keep posted as to what is going on; look at all the stocks that seem to be good; then come to Wanamaker's prepared to buy—for

Here You Will Find the Values

Burlington Arcade Floor, New Building.

WALKER ELECTRIC TRUCKS

You'll know them by their Steel Disc Wheels

Q. "What is your daily mileage on your electric trucks?"

A. "Anywhere from 35 to 40 miles in the city."

And they can cover greater mileage.

*Evidence brought out in a conference of the *International Retail Delivery Association.*

WALKER VEHICLE COMPANY, Grand Central Terminal

Buy it from the Navy

U. S. NAVY SALE

BY SEALED BIDS

Blue, 54" Cloth

Melton and Kersey

30-oz. 18-oz.

Yards:	30-oz
287,600	American
33,640	Duval
38,741	Phoenix
3,648	Miscell.
	18-oz.
61,988	American
76,171	Phoenix
33,706	Rickett & Shaw
26,794	Talmadge
17,156	Wendell & Fay

All or part. Goods are at Fleet Supply Base, South Brooklyn. Bids will be opened at Bureau of Supplies and Accounts, U. S. Navy, 17th & B Streets, Washington D. C.

Fri., Nov. 19, 11 a.m.

Samples can be inspected here. Conditions are stated in special catalogue. Call, write or phone for Cloth Catalogue. Board of Survey; Appraisal and Sale; Naval Supply Depot, 30th St. & 3rd Ave., Brooklyn, N. Y. Tel. Sunset 8100, Ext. 755.

Eugene H. Tricou
Lieut Commander (S. C.) U. S. N.

A Salesman of Character An Executive of Ability—

A man of high calibre with experience and an enviable record in selling both tangibles and intangibles, seeks bigger job as salesman or executive where real ability, pleasing personality, and earnest effort will receive their just reward. College graduate; legal training.

Address H. L., P. O. Box No. 822, City Hall Station, N. Y. City.

PORTRAITS OF NOTABLES.

Portraits of Mme. Luisa Tetrazzini, famous opera singer, and of Camille Flammarion, the noted French astronomer, in the Rotogravure Picture Section of The New York Times next Sunday.—Advt.

FINANCIAL ASPECT SOUND, SAY BANKERS

Continued from Page 1, Column 5.

or intent, that these vital facts are obscured. To cite a few pertinent facts:

"This country will harvest this year one of the largest crops in its history; its transportation congestion has been relieved and its railroad system is for the first time in a decade on a sound financial and operating basis; we have passed through a national election and are assured four years of sane administration of public affairs; our banking system has withstood the greatest credit strain in its history and is on a sound and workable basis; the accumulated surplus of five years of splendid prosperity is stored in many ways for our continued use; the markets of the world demand our products and a great mercantile marine is prepared to transport them; this country has not been overbuilt or overextended in any of its underlying activities, and faces no program of readjustment along these lines such as usually precipitates panic conditions.

"We are in the soundest financial, industrial and political condition of any important nation in the world."

PRICE LEVEL FELL 7 PER CENT. IN MONTH

Bureau of Labor Shows 188 Decreases to 37 Increases in Study of 325 Commodities.

Special to The New York Times.

WASHINGTON, Nov. 16.—The general level of prices declined 7 per cent. in October, the Bureau of Statistics of the Department of Labor announced today. The bureau says this indicates a "continued recession in the wholesale price movement throughout the country."

"Farm products and foods again showed substantial price recessions, the decrease for farm products being 13 1-3 per cent. and for foods 8½ per cent. below the September level," says the statement. "Cloths and clothing followed next in order, with a drop of 7½ per cent. from the level of the previous month. Metals and miscellaneous commodities, the latter group including such important articles as bran, millfeed middlings, cottonseed meal and oil, rubber, Manila hemp, wrapping paper, tankage, and wood pulp, each decreased more than 4 per cent. The decline in chemicals and drugs was approximately 2¾ per cent., and in building materials about 1½ per cent.

"Fuel and lighting materials, which had been steadily increasing in price for several months, showed a slight drop from the level of September. No change in the general level was registered for the group of housefurnishing goods.

"Of 325 commodities of price quotations, included in the comparison for September and October 188 showed a decrease and only 37 showed an increase. In 100 cases no change in prices was recorded. Of these, a majority belong in the groups designated as cloths and clothing, building materials and chemicals."

Comparing prices in October, 1920, with those of a year ago, by means of a table, the bureau says it is seen that feeds have declined 3 1-3 per cent., cloths and clothing nearly 18 per cent. and farm products nearly 21 per cent. In all other groups increases have taken place, ranging from 4 per cent. in the miscellaneous commodities group to nearly 58 per cent. in the group of fuel and lighting materials. In building materials the increase has been 35¼ per cent., and in housefurnishing 40½ per cent. All commodities, taken in the aggregate increased less than 1 per cent. in price in the year.

PARIS SHOPS DESERTED BY BUYING PUBLIC

Many Face Ruin and a Big Drop in Prices of Men's Clothing Begins.

Copyright, 1920, by The New York Times Company.

Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 16.—Never, even in the holiday months, have the great shops of Paris been so deserted as they are just now. From morning until night the saleswomen sit sewing and knitting and those salesmen who have not been dismissed lean against the counters chatting. No one is buying.

In one of the largest places 20 per cent. of the employes have been dismissed. In another the proportion is even higher. And in all, almost every day in the week, employés seem to outnumber customers. Every one is waiting till prices fall before buying. In the furniture and household goods department of one of the biggest stores last week's sales amounted only to a few thousand francs where a year ago they passed the half-million mark.

In spite of Winter weather, shoe sales are almost negligible. Even women are refusing to buy clothes, and men's tailors are entirely without work. Without exception, every trade, even to the hot chestnut seller at the street corner, complains that times never were so bad. The only places which are working full time are a few tailoring establishments which have been bold enough to launch out with a great cut in prices.

One well-known house in a fashionable street which a month ago was asking 700 francs for every suit it made began a fortnight ago to advertise in the window suits of limited pattern and cut at 250 francs. Immediately there was a queue of men outside on the sidewalk waiting to get in. For days the queue lasted until a notice was put up that, the stock of cloth being exhausted, the offer was withdrawn for a week. Now the sale has begun again, and again it is impossible to get near the shop because of the perpetual succession of men anxious to buy the first cheap suiting Paris has had for two years—that is, cheap at twice the pre-war price.

Other houses have begun to imitate this example, but so far it is almost entirely on men's wear that the downward tendencies of prices are shown. Women's stores are still trying to hold out in the hope that Christmas will bring back shoppers. The enormous loss which they are suffering, which in one case amounts to 3,000,000 francs a week, makes it doubtful, however, whether the shops can hold out as long as the purchasers.

FOUNDED 1856

THE dealer—
"It pays to advertise!"

The Consumer—
"It pays to scrutinize!"

If you would "know why" before you buy—shop and compare—you will then appreciate the intrinsic worth of our Winter suits and overcoats, for men and young men, at $50 or more.

BROKAW BROTHERS
1457-1463 BROADWAY
AT FORTY-SECOND STREET

Franklin Simon & Co.

A Store of Individual Shops

Fifth Avenue, 37th and 38th Sts.

TODAY

At Reductions of $19.50 to $75.00

Women's Silk Gowns

For All the Informal Occasions Of the Holiday Season

50.00

Regular prices $69.50 to $125.00

Gowns of the finest materials in the latest fashions, including many copies of Paris models—of crêpe Georgette, crêpe meteor, satin combined with Georgette, adorned with fur, jet, metal laces or embroidery.

In All Fashionable Colors

NO EXCHANGES NO CREDITS

WOMEN'S GOWN SHOP—*Third Floor*

CHAIN SHIRT SHOPS *Everywhere*

The Greatest Cravat Event in Menswear History!

55 cts.

for the famous
"Donniebrook" Silk Cravats
Actual value $1.50

These are not "sale" goods. They are actually the same quality for which you are paying $1.50 elsewhere.

Lustrous, finest quality, heavy twill silk with satin stripe, in 12 beautiful color combinations.

Never before have men been offered such a remarkable opportunity in neckwear.

If you're too busy, ask the Missus to drop in and select a few of these handsome "Donniebrook" Cravats for you.

As a good judge of values, she'll be interested in them, anyway—from the standpoint of holiday economy.

Buy at the Shop Nearest You

CHAIN SHIRT SHOPS

Largest Shirt Specialists in America

Downtown
26 Cortlandt Street
89 Nassau Street
136 Nassau Street
110 Chambers Street

Uptown
1407 Broadway (38th-39th St.)
1484 Broadway (42d-43d St.)
1468 Broadway
1943 Broadway (at 65th St.)

East Side
134 Delancey Street
2d Avenue (cor. 8th Street)

Uptown—West Side
97th & Broadway (N. W. cor.)
106 Lenox Avenue (bet. 115th-116th St.)
3387 Broadway (at 187th St.)
1398 St. Nicholas Avenue (Cor. 180th Street)
204 West 125th Street

Mid-Town
62 East 14th Street
200 Fifth Ave. (° 1 St.)
Breslin Hotel (cor. 29th St.)
Imperial Hotel (31st-32d St.)
McAlpin Annex (32d-33d St.)
Pennsylvania Hotel (32d St. side)

Pennsylvania Hotel (33d St. side)
Hotel Commodore (42d St.)

Bronx
2333 Third Ave. (149th St.)
849 Prospect Ave.
1011 Southern Boulevard

Brooklyn
367 Fulton Street
421 Fulton Street
716 Broadway
482 Fifth Avenue
879 Manhattan Avenue (Greenpoint)

Men's Shops in Which Women Like to Buy

BLOOMINGDALES

59TH TO 60TH ST.—LEXINGTON TO 3D AVE.

SALE!

Boys' Clothing

Meeting Prices of Today at Yesterday's Receiver's Auction Sale

Wearpledge Suits

$11.85

200 of These Suits
All Sizes 8 to 17 Years

The Auction Sale of the stock of the Bauman Clothing Corporation, manufacturers of *Wearpledge* Clothing at which we were heavy buyers, gives us this great opportunity to add to our stocks of this good clothing.

Mothers know the wearability of *Wearpledge* Clothing—no need to elaborate; and at this sensationally low price, they'll not hesitate to buy more than one suit.

In fancy cheviot materials. Cut in the new Fall styles.

Pants are knickerbocker knee—fully lined, with live rubber belts.

GIMBEL BROTHERS

32ND STREET - BROADWAY - 33RD STREET NEW YORK CITY

"Nothing Like It In Town"

—so say they all—who've gone the rounds. Prices cut in many places but nowhere as deeply as here. Men's Suits everywhere but nowhere as many as here.

THE BIG NEWS

Society Brand

AND GIMBEL LABEL MEN'S SUITS

OUR ENTIRE STOCK SLASHED

25% - 33% - 50%

Not in the "good old days" were prices any lower—a "Society Brand Suit for $28" and the same suit that a few days ago sold here at nearly double the price—and the same saving all along the line.

$28 Every suit in the Gimbel Stocks (with the one exception of dress clothes—full dress and Tuxedo) now subjected to a reduction ranging from 25% to 50%.

$38 Eight Nationally Known Brands are offered in this sale. Eight brands which stand for the best in Men's Clothing—for sterling fabrics, for smartest styles, for exacting tailorcraft.

$48

Every Suit Is All Wool

—yes, every suit—even in the $28 group. And every suit was selected from our regular stocks—selected with keenest care and without any idea of a sale price.

$58

$68 All our Society Brand Suits at these generous reductions. A simple statement which means just this—you may buy a suit that you know, a suit of standard quality—at a below standard price.

No Charge for Alterations

Complete Size Range---34 to 46

"Nothing Like It In The Town"

MEN'S CLOTHING—Fourth Floor.

4½ & 5% ON SAVINGS | DATING FROM DEC. 1st

Paid by the old reliable
FRANKLIN SOCIETY
FIFTEEN PARK ROW, N. Y.
Park Row Bldg., Ground Floor.
33 Years Old—Safe—Conservative.

The romance of a man who loses his identity

John Seneschal's Margaret *By Agnes and Egerton Castle*

$2.00

This Is An Appleton Book

SAVING MONEY

Saving money on a building operation is so largely a matter of saving time that it is impossible to count the cost without counting the calendar.

Put it up to us to put it up for you!

THOMPSON-STARRETT COMPANY

Building Construction

Buy it from the Navy

U. S. NAVY SALE

Any firm selling by **catalogue** or **mail-circular** to

Boat Builders

can find here a number of profitable and attractive offers to submit to its clientele. Can get the customers' orders *before* the goods are purchased. Visit the sample room.

• • •

Prices are extremely low. Substantial discounts on large purchases, and 30 days to complete payment. Ring up and state your requirements; or ask for catalogue. Tel. Sunset 8100, Ext. 755. Or write: U. S. Navy; Board of Survey, Appraisal and Sale; Naval Supply Depot, 30th St. and 3rd Ave., Brooklyn, N. Y.

Eugene H. Tricou,
Lieut.-Commander (S. C.), U. S. N.

Buy it from the Navy

AUTO USERS BLAMED FOR GAS OIL PRICES

Supply Cut Down From 314 Barrels Per Motor in 1911 to 50 Barrels in 1920.

1,000 DELEGATES IN SESSION

Cortelyou Objects to Over-Control by Public Authorities of Utilities Concerns.

Automobile users and not the oil interests are responsible for the shortage and consequent high price of gas oil, R. L. Welsh, General Secretary and counsel of the American Petroleum Institute, told the second annual convention of the American Gas Association in the Hotel Pennsylvania yesterday. More than 1,000 delegates, representing 85 per cent. of the national gas industry, listened to his talk.

Mr. Welsh said that the economic control of the market is in the hands of the public who use the oil and that gas oil and oil-motive interests have nothing to say in the face of a competitive market. Just now, he said, there was a "squeeze," and he illustrated with an array of statistics. These, he said, showed that there had been 314 barrels of crude oil available for every oil-burning vehicle in the United States in 1911. There were only fifty barrels available in 1920.

The American oil supply, he continued, stood at about 625,000,000 barrels exclusive of Mexican imports, but with oil vehicles increasing from 700,000 in 1911 to approximately 10,000,000 in January, 1921, the supply was being absorbed as fast as made, and he predicted an early demand for one billion barrels.

The convention was opened by George B. Coltelyou of the Consolidated Gas Company and President of the association. He spoke of the need for greater chemical research and voiced a protest against overcontrol by public authorities. He said:

"To insure increasingly efficient service upon the part of all public utilities, there must come relief from burdensome demands made upon us by the rigidity of statutory enactments necessitating recourse to long and expensive litigation and by excessive regulative or bureaucratic exactions. Admirable as may be the purpose underlying it, and sound as some of its principles may be, regulatory legislation should be simplified. As it now exists in many jurisdictions, however fairly it may be administered, certain of its features are a constant drain upon the time and energies of executives and others, serving no useful purpose and impairing instead of enhancing their usefulness to their companies and to the public. Speaking in a still broader sense, government in general has become too complex.

"The agencies of control and regulation of business have been multiplied until they often operate not as a protection to the public, but as an obstacle to progress and a bar to efficient and economical management. They should be cleared of a lot of theoretical expedients and paternalistic tendencies whose net result is increased cost of operation and consequent increased cost to the consumer.

"The gas industry asks only for fair treatment. It asks for relief from the injustice of these unnecessary delays in legal procedure and in regulation, which not infrequently result in great financial loss and at times in impaired service, or worse. It asks that the rules and practice of regulation be simplified, so that without weakening its effectiveness, it shall recognize our just claims upon a larger share of the time and thought and labor of our executives for the daily conduct of our business than is possible under existing conditions."

BLASCO IBANEZ' NOVEL

The Enemies of Women

Now on sale at any bookstore, $2.15.

E. P. Dutton & Co., 681 5th Ave., N. Y.

GIMBEL BROTHERS

32nd STREET - BROADWAY - 33rd STREET NEW YORK CITY

Kiddies! This Is Your Book Week!

Bring Along the Grown-Ups to the Gimbel Celebration

Christmas gifts—and just "joy gifts" for the sake of the book and the sake of the youngster—regardless of birthday or holiday. You'll find 'em all at Gimbels—so carefully selected you can't choose wrong. And remember—barely six weeks yet to Christmas!

Adventures of the Teenie Weenies, $2.00

Such excitement when the cowboy teenie rides the bucking grasshopper! Such sport—such thrills! A book filled with the comical pictures drawn by author, William Donahey.

The Famous Oz Books each $2.00

Another new one to the series—those fascinating books full of pictures and fantastic delights.

The Land of Oz.
Ozma of Oz.
Dorothy and the Wizard of Oz.
The Road to Oz.
The Emerald City of Oz.
The Patchwork Girl of Oz.
Tik-Tok of Oz.
The Scarecrow of Oz.
Rinkitink in Oz.
Glenda of Oz.
The Lost Princess of Oz.
The Tin Woodman of Oz.

The Burgess Bird Book $3.00

Real natural history in story form by the author of the Bed Time Story Books. Bird pictures by the famous Mr. Fuertes.

The Bed Time Story Books, by Thornton W. Burgess, ea. 70c

The adventures of Johnny Chuck—of Reddy Fox—of all the best beloved animal people—each with a book to himself.

The Boy Mechanic 3 Vols. Ea. $2.00

Volumes of ideas—suggestions—practical working ideas—things to do with just a few tools. Here's the book for any wide-awake boy.

And the fairy tales—the wonder stories—the college stories—books to read and books to study from—everything in books.

AND FAMOUS AUTHORS WILL BE HERE! Thursday and Saturday of this week—famous authors of children's books will read their writings—autograph their books. Watch for announcements.

GIMBELS BOOK SHOP—Main Floor.

A delightful social comedy

The Adventurous Lady By J. C. Snaith

$2.00

This Is An Appleton Book

SOME BEAUTIFUL WOMEN PICTURED

A galaxy of beautiful women in roto-etchings of unusual excellence is a feature of this week's MID WEEK PICTORIAL. Among those pictured are Misses Claiborne Forster, Patricia Collinge, Dorothy Follis, Florence O'Denishawn, Uia Sharon, May Collins, Edith Tallaferro, Janet Velie, Emily Drange. There are 87 etchings, news events in the issue. On news stands, 10 cents.—Advt.

1887 BRILL BROTHERS—*33rd Birthday Sales* 1920

$55, $60 and $65

Overcoats

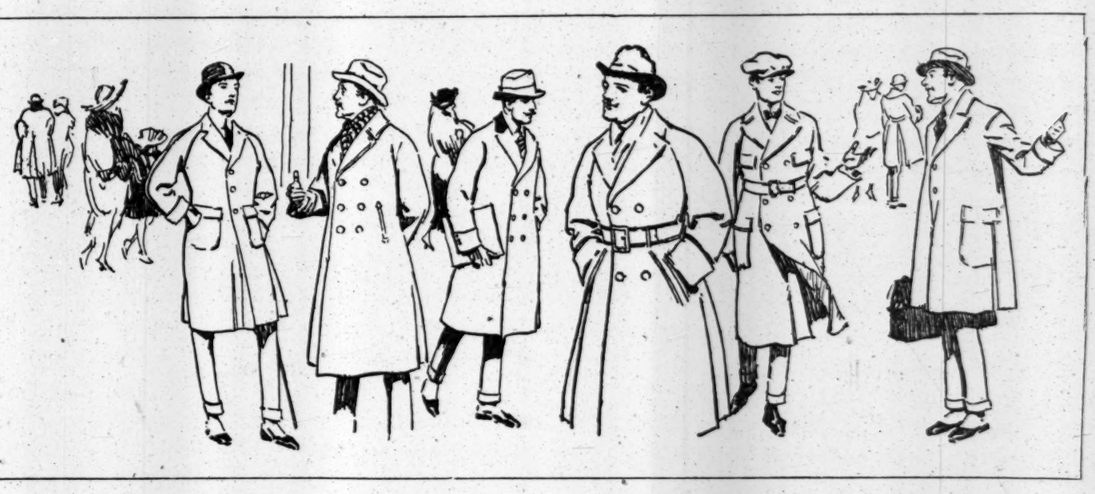
In a Sale at

$47.50

All-Wool Overcoats, Ulsters, Ulsterettes Chesterfields, form-fitting models, Dress Overcoats; every popular type selected from what is, we believe, far and away the largest and finest assortment of Overcoats in New York, offered to you right in mid-season at practically pre-war prices.

Brill Brothers

125th St. at 3d Ave. Broadway at 49th | 279 Broadway | 44 East 14th St. 47 Cortlandt St.



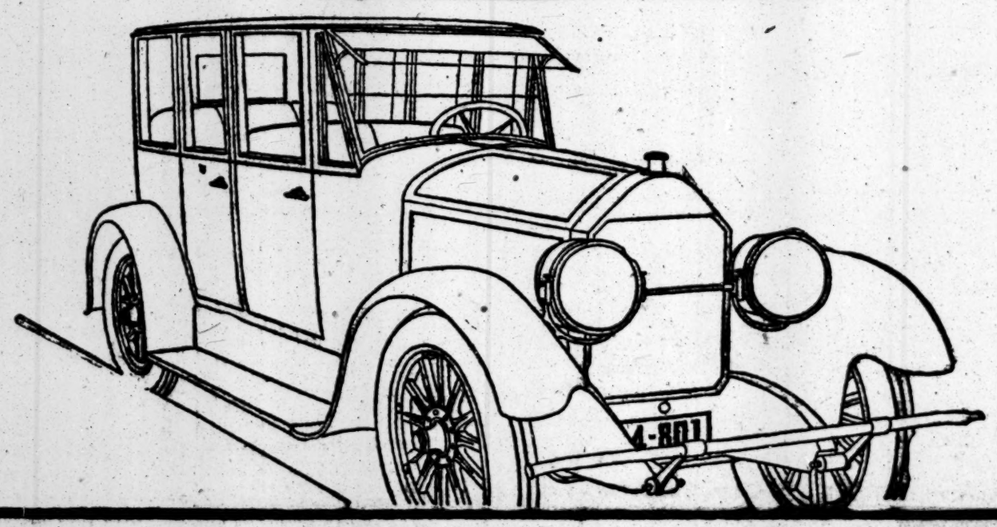
PIERCE ARROW

We are holding at our salesroom an exhibition of Pierce-Arrows. These are new cars just received from the factory. They offer the first opportunity of seeing the new bodies, which show changes and refinements in the lines which we think will strike you as quite in the modern spirit. You are not only invited, but urged to come and see them.

HARROLDS

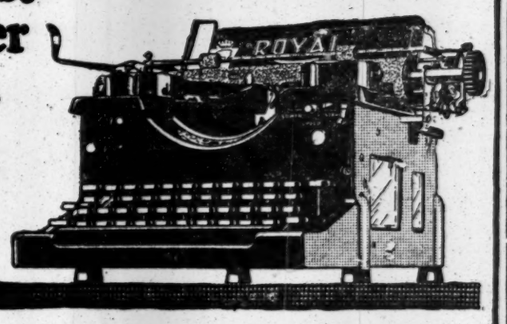
Harrolds Motor Car Company
283 West 54th Street
New York City

Brooklyn Stamford Poughkeepsie



compare the increased value

The ROYAL TYPEWRITER'S lighter touch, its clear cut type impressions, its complete visibility of writing line—its many additional uses, afforded by its twenty exclusive features, make possible the most economical typewriter service obtainable.



ROYAL TYPEWRITER COMPANY, Inc.
Branches and Agencies the World Over

Main Office: 364 Broadway, New York City
Telephone: Franklin 4400

ROYAL

"Compare the Work"

KENYON SAYS NATION MUST AID HOUSING

He Suggests That Establishment of Home Loan Banks Might Help Solve Problem.

FINDS CROWDING PREVALENT

18,000,000 People Are Improperly Housed, Thus Aiding Spread of Bolshevism, He Asserts.

Special to The New York Times.

WASHINGTON, Nov. 16.—Senator Kenyon of Iowa, who returned to Washington today from an investigation of the housing conditions in the country conducted by a special Senate committee, said that one of the big problems before the country was the proper housing of the people, and he suggested that something in the line of a home loan bank was needed to help solve it. He said there were about 18,000,000 people in the United States who were not properly housed, and that the country was 1,000,000 homes short.

Federal assistance should be given the home builders, Senator Kenyon said, just as the Federal Government had aided the farmers through the Farm Loan banks. This problem, while not of such economic importance as the development of the farming industry, he said, was far more important in social and patriotic aspects.

"There is nothing that will produce Bolshevists more readily than the housing of many people, especially those coming freshly to our shores, in crowded and sordid quarters," he said. "That is the condition today in many of the large cities and industrial centres. In Chicago we found that in one block 1,700 people lived in the 100 houses in that street, and there were 500,000 people without decent living facilities. Much of the country's crime results from such conditions."

MORE CAFES CUT PRICES.

Twenty-four Restaurants and Two Hotels Reduce on Many Dishes.

Reductions in food prices ranging from 5 to 15 per cent. were made yesterday in twenty-four restaurants and two hotels, according to the "Flying Squadron" of the Department of Justice. Two of the restaurants also announced a reduction in coffee from 10 to 5 cents.

Thirty items have been reduced in price on the menus of the Bretten Hall Hotel, Broadway and Eighty-sixth Street. These reductions vary from 5 to 20 per cent. A similar percentage in reduction is made on twenty staple food articles by the Cosmopolitan Hotel, at Chambers and Church Streets.

Glantz's Restaurant, at 16 East Twenty-third Street, and the C. & M. Restaurant, at 36 East Twenty-third Street, have placarded their windows announcing the return of the five-cent cup of coffee. The investigations which resulted in the reductions announced yesterday were made by Federal Agents Max Eiseman, Johnson and Mitchell.

PLAN NEW CHURCH DRIVE.

Bishop Nicholson Tells Methodists Big Forward Movement Is Afoot.

BOSTON, Nov. 16.—Addressing the Committee on Conservation and Advance of the Methodist Episcopal Church, Bishop Thomas Nicholson of Chicago declared today that the Inter-Church World movement was "far from a failure." He added that a plan was afoot "to bring all interdenominational Protestant forces together in a forward movement of larger proportion than any yet undertaken."

Foreign missions and home missions shared alike in the funds of the councils of boards of benevolence of the Methodist Episcopal Church last year, according to the report of the Rev. Morris W. Ennes of Chicago, the treasurer. He reported a total income of $15,500,000, the largest in the history of the organization, of which $6,612,000 each went to the two mission groups.

DENY ANARCHIST INFLUX.

Statements that there has been an influx of anarchists into this country from Europe as stowaways or members of the crews of foreign steamships were not borne out by inquiries made at Ellis Island yesterday. The records of the Immigration Bureau show that very few of these undesirable aliens have attempted to enter America in either of the ways mentioned.

Officials at the Immigration Bureau said that the number of anarchists arriving in this country was so small as to be negligible, and in every case the department had been notified in advance, so that they were apprehended before leaving the ship.

WILSON AIDS FAMINE FUND.

Endorses Christian Herald's Effort to Relieve Chinese Sufferers.

A letter from President Wilson endorsing the China Famine Fund now being gathered by The Christian Herald was made public yesterday by that journal. This is the letter:

THE WHITE HOUSE,
Nov. 8, 1920.

My Dear Mr. Patterson:

May I not say that the attempt you are making to raise funds for the relief of the distress in China has my most hearty approval and applause? I hope with all my heart that it may be successful in every way.

Sincerely yours,
WOODROW WILSON.

Mr. Graham Patterson, Christian Herald, New York.

Endorsements also were received from Secretary of State Colby, the American Red Cross, and the Chinese Minister for Foreign Affairs.

"The worst famine in the history of the world has gripped the five North China provinces of Shantung, Chili, Shansi, Shensi and Honan," says the fund announcement, "as a result of a drought which was complete during the Summer of 1920. Approximately 40,000,000 people are affected. The nearest approach to this situation is the China famine of 1878, when several million people died from starvation, exposure and cold."

ABE ATTELL VISITS TALLEY.

Ex-Pugilist to be Available if Wanted in Baseball Inquiry.

Abe Attell, the ex-pugilist, who figured in the Chicago investigation into the fixing of the 1919 world's series, appeared yesterday at the office of Assistant District Attorney Alfred J. Talley and announced that he was available whenever he was "really wanted." Attell was accompanied by his attorney, ex-Assistant District Attorney Royal H. Weller, who said that Attell had appeared voluntarily.

Attell declined to make any formal statement to Mr. Talley, declaring that there was "a case pending in Chicago with lots of indictments against different parties," and adding that he did not want to talk "while that matter is unsettled." He said that later he might make a statement in which he would tell what he knew of the fixing deal, which involved several White Sox players and a ring of gamblers.

When newspaper stories to the effect that he was being sought were brought to his attention, he smiled and said that he was in the city almost all of the time.

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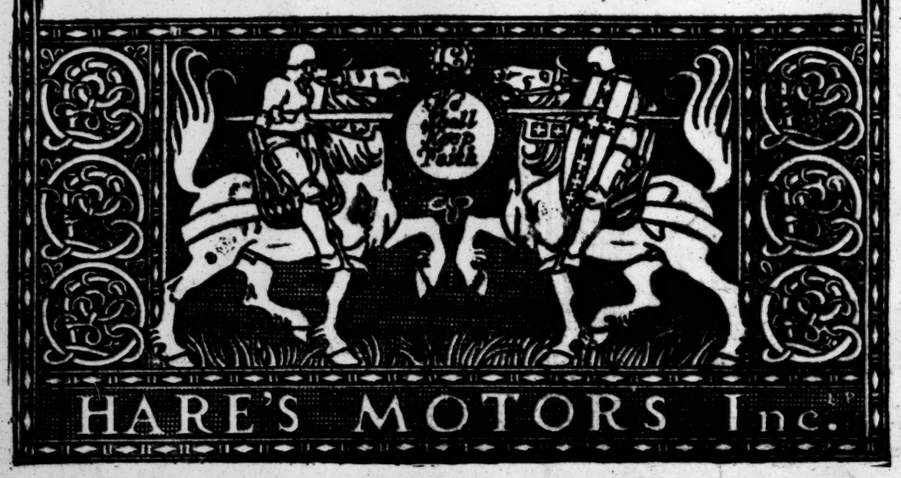

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Christmas Gifts Seemed Snowbound
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Military Brushes in Cases
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"Juliet" Travelling Slippers
Brief and Attache Cases
Crops, Golf Bags, Dog Collars
Side Saddles for Women
Enamel Cloth "Week-End" Cases
Hand Bags, Envelope Purses for Women
Memo Books and Bill Folds
Leather Cigarette Cases
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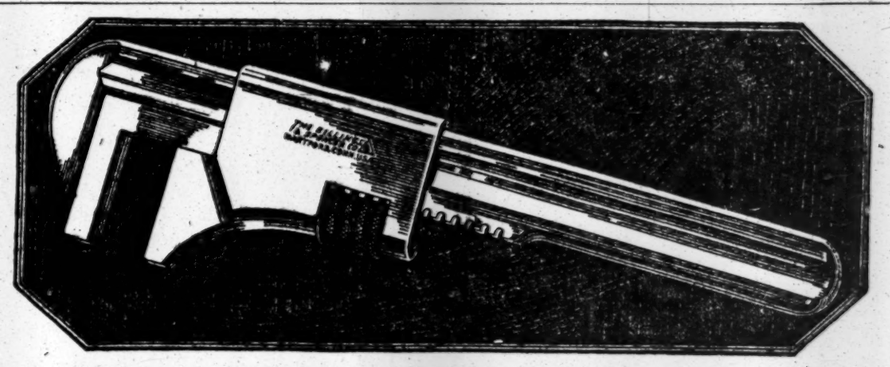

NUTS change their minds about staying set when this wrench grips. Drop forged throughout of special analysis steel, finished like the aristocrat he is, and thus worthy of the Billings name.

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THE BILLINGS & SPENCER CO.
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The triumphant climax to an extraordinary series of novels, including "The Trail of the Lonesome Pine."
Erskine Dale—Pioneer
By John Fox, Jr.
Ill. $2.00
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We have given Physical Vitality and Muscular Strength to thousands of WISE MEN and WOMEN.
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ESTABLISHED 1862
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RICH, mild blend of Vuelta tobacco—acknowledged as Havana's best tobacco.

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"Cigar Par Excellence"

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Actual Size
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MODERN AUCTION
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The New Laws of 1920
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Only $1.50
Charles Scribner's Sons, New York.

ALVARADO DENIES HE IS A BOLSHEVIK

Declares Isolated Statement Quoted in Washington Dispatch Gave False Impression.

'NO RED MENACE IN MEXICO'

Says Strikes Result from Low Wages and High Prices—Seeks Public Welfare.

General Salvador Alvarado, Minister of Finance in Mexico, through his Secretary, Manuel Gomez Morin, issued yesterday the following statement in reference to a Washington dispatch, which appeared in THE NEW YORK TIMES of last Sunday, to the effect that he had declared for Bolshevism:

"THE NEW YORK TIMES for Sunday, Nov. 14, published an article entitled "Will Avoid Haste Recognizing Mexico," relative to labor problems in Mexico. Said article contains some misstatements, as well as an inaccurate picture of the situation.

"In the first place, the statement is made that "Bolshevism is about to engulf the country." This statement is entirely false. Mexican industrialism is still in its infancy. The laboring class constitutes a minimum percentage of the population, and labor conflicts occur only in the capital and three or four other cities of the republic, which are industrial centres. All the rest of the country—i. e., practically the whole republic—knows nothing of these problems, and consequently is not affected by them. As regards the strikes that have lately taken place in Mexico City and Vera Cruz, they are in no way a Bolshevist demonstration, but, like all strikes occurring in the United States, as well as in other parts of the world, they are the logical result of low wages and high cost of living.

"The workmen of Mexico are not striving for Bolshevism, but they do strive to improve their economic situation, and if there exist in Mexico radicals and propagandists of certain ideas, it is nowise different to similar agitations which are being witnessed in all the nations of the world. The Government and its officials cannot hinder the workmen from seeking their betterment. The right to strike is constitutional, and as long as strikes keep within the limits of the law no Government officials can prevent them.

"The mention of a certain statement made by General Alvarado in his capacity of Minister of Finance is incomplete. General Alvarado did not make the isolated statement as quoted by THE TIMES: 'I was a Bolshevik, I am a Bolshevik and I will be a Bolshevik.' General Alvaredo said:

"'If he is a Bolshevik who desires to secure an economic and social betterment for his people and a better organization of society through the reformation of obsolescent laws and deficient methods of procedure; if the word Bolshevik denotes him who strives to attain this purpose, then I was a Bolshevik, I am a Bolshevik and I will be a Bolshevik.'

"This statement was made by General Alvarado in the Mexican lower house of Congress during the discussion of the bill for the law of free ports when some representative asserted that 'the Minister of Hacienda, who was ever thinking of reforms and the creation of new institutions, was a Bolshevik.'

"General Alvarado, during his recent sojourn in the City of New York, and particularly at a luncheon given in his honor by a select group of American business men, gave expression to the same idea in words of similar import. Those present on that occasion can verify General Alvarado's statement, as also the spirit of his words.

"President De La Huerta, the Secretary of War and other officials of the Mexican Government, as well as the university men, who are reported as maintaining the same point of view as General Alvarado, hold the same position identically. They only wish to secure through legislative and economic reforms a more stable policy, a social organization in which a more perfect balance may be reached and a moral and economic betterment of the Mexican people.

"Our frequent and painful decennials of revolution demonstrate the necessity of these reforms, and it is precisely this that the new men of Mexico are trying to achieve with a view to making of that nation, in the words of the slogan made famous by the war, 'a decent place to live in.'

"MANUEL GOMEZ MORIN,
"Private Secretary to the Minister of Finances of Mexico."

MAN KILLED ON ELEVATED.

Believed to Have Been Blown Off Brooklyn Platform by High Wind.

The body of an unidentified man about 40 years old was found lying across the elevated tracks on the north side of the platform at Bridge Street and Myrtle Avenue, Brooklyn, early this morning. Henry O. Franklin of 11 Furman Street, a special patrolman employed by the B. R. T., found the body.

The man was five feet eight inches tall and weighed about 155 pounds. He was of dark complexion. He was wearing a black overcoat with velvet collar, dark blue suit, light blue stripped shirt, dark red four-in-hand tie, white collar, white cotton underwear, black laced shoes and gray cotton socks. No hat was found.

The police are of the opinion that the man had been standing at the end of the platform and had been blown off by the wind. No report of any accident had been made by any of the motormen on the line. The body was taken to the Kings County Morgue.

CITY CLUB REPORT ISSUED.

Will Support Best of Three Amendments to Simplify State Government

Legislative work of the City Club for the last year and plans for the coming year are described in its annual report issued yesterday. Election of three new Directors also was announced. They are Joseph P. Chamberlain, Albert de Dilver and Morris L. Ernst.

The report says that the City Club will support the best of three amendments for simplification of State Government whereby the Governor would appoint the State Engineer, State Treasurer and Secretary of State. Twenty-one major departments of government would be created and the State Controller would be made merely an auditing officer.

"While conditions at Albany this year have been unfavorable to the enactment of constructive legislation," says the report, "they have been fruitful so far as the defeat of objectionable measures is concerned. Most of the bills which would have undermined the present safeguards in the factory or tenement, would have injected confusion into our school administration or would have tampered in a dangerous way with ballot or election laws were either defeated in the Legislature or vetoed by the Governor."

DR. JOHN H. WHITE SAILS.

Asst. Surgeon General to Attend Sanitary Convention in Montevideo.

Among the first cabin passengers who sailed yesterday for South America on the Munson liner Huron was Assistant Surgeon General John H. White of the United States Public Health Service, who is going to attend the Sanitary Convention of South American Republics to be held in Montevideo next month. He is an authority on yellow fever and fought the epidemic in New Orleans in 1905.

The convention meets every four years, but on account of the war was not held in 1916. Dr. White and Dr. Gregorio Gouteries, senior surgeon of the Public Health Service, will read papers at the convention dealing with developments in sanitation and hygiene since 1912.

Custom Body Week at

PACKARD

LET a motor car draw up at the curb. It immediately commands the attention of the crowd. Why? With the increasing use of the automobile in business and social life, there has sprung up a demand that the car reflect the personality of the owner by such distinctions as may be accomplished with individual body design, upholstery, painting or fixtures. To meet this demand, the art of custom body building has developed rapidly.

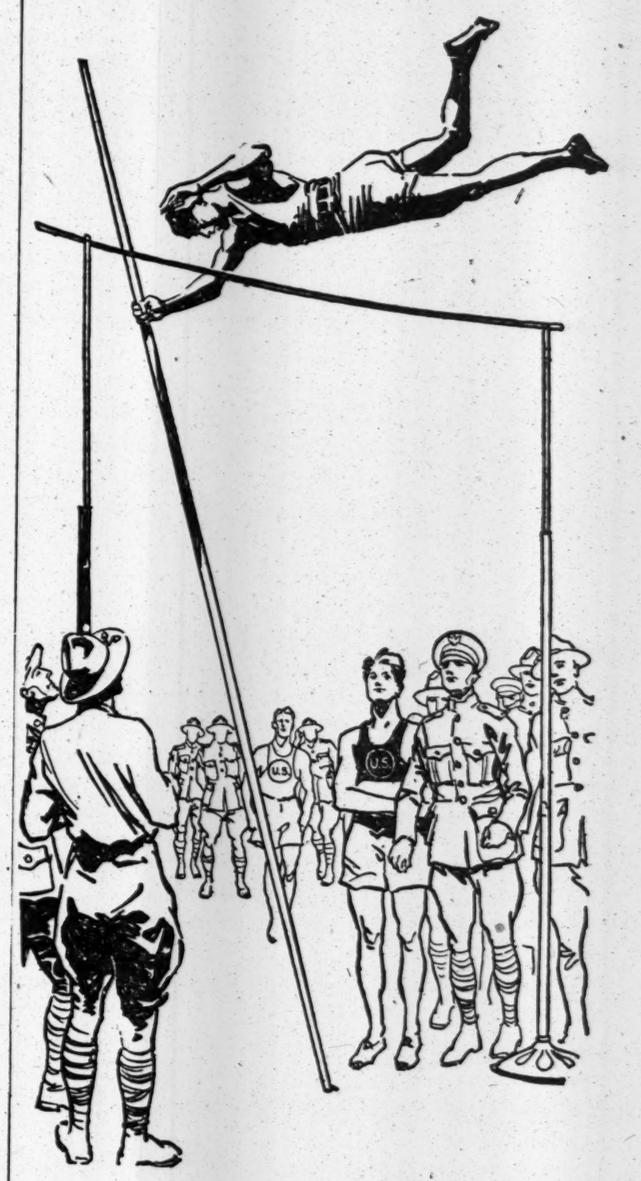
In this Custom Body field, Packard holds a place of undisputed distinction. More fine custom built bodies are mounted on *Twin Six* chassis, than on any other single chassis.

For several months we have been assembling an exhibit of the best coach work that has been done on the Packard chassis. This exhibit will be offered to the public for inspection from November 15th to 20th at our *New York Showrooms.*

All motorists are invited to avail themselves of this opportunity to inspect these splendid examples of master workmanship.

Open evenings until 10 o'clock.

PACKARD MOTOR CAR COMPANY OF NEW YORK
BROADWAY AT SIXTY-FIRST STREET



THE US ARMY BUILDS MEN

A soldier earns a good living—
Sees new places and faces—
Has a chance to go to school or to learn a trade if he chooses—
But a soldier doesn't drill or study or work all the time.
Soldiers play baseball and football, swim, box, wrestle, and are crack athletes in the various field sports.

EARN, LEARN AND TRAVEL

PRICE + PURITY =

WAR DEPARTMENT CANNED MEATS

The United States Government, through the War Department, has launched another drive against the High Cost of Living.

Millions of dollars' worth of canned meats—Roast Beef, Corned Beef, Corned Beef Hash, and Bacon—those meats which American soldiers, at home and overseas, consumed for months, and which hundreds of thousands of civilians in every section of the United States tested and found delicious during the initial drive, are again being offered to the public. These War Department Canned Meats will be put on the shelves of the dealers of the United States at such a low cost as to insure their introduction into the home of every American who appreciates a high grade of canned meats and who appreciates the value of saving a dollar.

Seven years ago you bought canned meats at what today are impossible prices—elsewhere. But the War Department is making it possible for you to purchase foodstuffs at figures even below those of pre-war days.

The quality of War Department Canned Meats is unquestioned. For three months, now, these meats have been on the American market. That the thrifty American housewife appreciates their high standard is demonstrated by the fact that more than $10,000,000 worth have left War Department storage houses for the consuming field.

Quality plus price will guarantee their resale. The dealer will purchase them at such a low figure that he will be able to re-sell them at a price far below that obtaining in the commercial field, and still make a reasonable profit.

These meats are to be sold in the United States, and the American people, whose money through Liberty Bonds, taxes, etc., purchased them, are being enabled to reap a return by rebuying them. Not only will a big saving be effected, but the best grade of canned meats possible can be obtained. Compare the prices in the table below with a similar list obtainable from your dealer. You will be astounded at the difference. Test the quality of War Department Canned Meats. You will find them the equal of any. The War Department stands behind every can sold.

Prices and Discounts to Dealers—Effective November 15th, 1920

Prices on War Department Canned Meats Are as Follows:

CORNED BEEF		ROAST BEEF	
No. 1 cans	15c per can	No. 1 cans	9c per can
No. 2 cans	27c per can	No. 2 cans	18c per can
1-lb. cans	18c per can	1-lb. cans	12c per can
6-lb. cans	$1.00 per can	2-lb. cans	24c per can
CORNED BEEF HASH		6-lb. cans	70c per can
1-lb. cans	15c per can	BACON	
2-lb. cans	30c per can	12-lb. cans	$2.50 per can

Table of Discounts

The discounts to apply on all purchases of surplus canned meats on and after November 15th, 1920, are as follows:

$250 to $1,000, Net.
$1,000 to $2,500, 5 per cent.
$2,501 to $4,000, 10 per cent.
$4,001 and over, 20 per cent.

On full carload lots, shipped at Government expense, if value of full carload is less than $4,001.00, then 20 per cent. discount will be allowed on the value of the carload.

When purchases reach $50,001—24 per cent. net to prevail
When purchases reach $100,001—28 per cent. net to prevail.
When purchases reach $500,001—32 per cent. net to prevail.
When purchases reach $1,000,001 and over—35 per cent. net to prevail.

This means that the total purchase of a customer in carload lots from time to time will be taken into consideration and the proper discount applied on the sum of all the purchases, including the first carload lot.

Freight Prepaid Shipments of not less than carload lots will be made at Government expense to any point in the United States outside a radius of 20 miles of the point of storage from which shipment is made.

Send Orders to Nearest DEPOT QUARTERMASTER at the Following Addresses:

New York City, 461 8th Ave.
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OFFICE OF THE QUARTERMASTER GENERAL,
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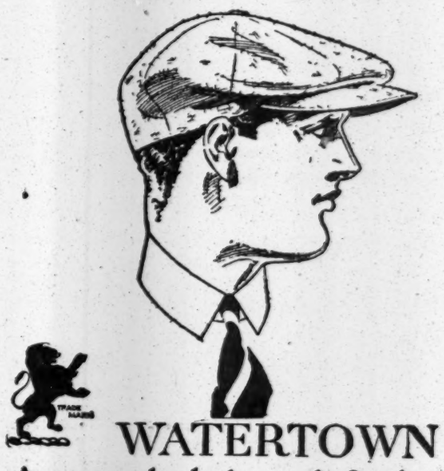

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A properly balanced Style for Fall and Winter
LION Collars
United Shirt & Collar Co., Troy, N.Y. Also Makers of Lion Shirts

MIMIC BATTLE AT CAMP DIX.

Tanks going into a mimic battle and troops going over the top formed a titanic spectacle of celebrating Armistice Day at Camp Dix; the events are pictured in a striking manner in this week's MID WEEK PICTORIAL. On news stands today.—Advt.

The New York Times

"All the News That's Fit to Print."

PUBLISHED EVERY DAY IN THE YEAR BY THE NEW YORK TIMES COMPANY.

ADOLPH S. OCHS, Publisher and President.
B. C. Franck, Secretary.

NEW YORK, WEDNESDAY, NOV. 17, 1920.

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Washington Heights.....3,525 Broadway
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	One Year.	Six Months.	One Month.
By Mail, Postpaid.			
DAILY & SUNDAY.. One week, 35c.	$12.00	$6.00	$1.00
DAILY only..... One week, 30c.	10.00	5.00	.85
SUNDAY only.....	4.00	2.25	.45
SUNDAY only, Canada	6.00	3.25	.55
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DAILY & SUNDAY....	$26.00	$13.30	$2.40
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Binder, Picture Section, $2.50; Magazine, $1.50.
THE ANNALIST (Mondays), per year, $5; Canada, $5.50; other countries, $6.
Binder for 52 issues (one vol.), $1.50.
THE NEW YORK TIMES BOOK REVIEW AND MAGAZINE (Weekly), per year, $1; Canada, $1.50; other countries, $2.
TIMES MID-WEEK PICTORIAL (Thursdays), 1 year, $2; Canada, $3; other countries, $6.50. Binder for 52 issues, $1.50.
TIMES CURRENT HISTORY, Illustrated Monthly Magazine, one year, $4; Canada, $4.50 (foreign $5). Per copy, 35c.
Entered as second-class mail matter.
THE NEW YORK TIMES INDEX. Quarterly—Full Cloth, per copy, $2; per year, $8.
THE NEW YORK TIMES WAR VOLUMES—20 volumes in the set—Illustrated—Cloth, $60; three-quarter leather, $100; full leather, $130—encyclopedic history European War.

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All rights of republication of all other matter herein are also reserved.

"AMERICA WILL NOT FORGET."

"Among the 241 delegates of the forty-one nations not a sign of a single military or naval uniform was visible," says Mr. PERRIS in his special cable dispatch to THE TIMES describing the opening session of the Assembly of the League of Nations.

Contrast the appearance of these men of peace met to make peace the rule of conduct among nations with the spectacle presented at the first session of the Congress of Berlin, on June 13, 1878. "The first to arrive were the Italian Ambassadors, Count CORTI and Count DE LAUNAY, in grand uniforms, covered with gold lace and embroidery. They were speedily followed by Count ANDRASSY, dressed as a Honved hussar, and Count CAROLYI, conspicuous in the furred coat peculiar to the Hungarian magnate. Then came in official dress Prince GORTSCHAKOFF and Prince D'OUBRIL, General HEYMERLE, Count SCHOUVALOFF, M. WADDINGTON and Marquis DE SAINT VALIER, and the German and British plenipotentiaries." Prince BISMARCK presided in uniform. Lord BEACONSFIELD was in uniform. At that Congress these men in the dress of warriors and of diplomats rearranged the map of Southeastern Europe on principles of State policy, the policy of sovereigns and rulers; the interests of peoples, when considered at all, were only secondary. The dispositions and adjustments of territory made then at Berlin led inevitably to war, ultimately to the greatest of all wars.

The Congress of Vienna, 106 years ago, never came together as one body; its work was done in committees. But the plenipotentiaries there assembled, from Czar ALEXANDER I. down nearly the whole line of titles and dignities, were ponderous with the trappings of war and rank. Vienna was gay that Winter; there was much dancing, and the brilliant uniforms lent to those social assemblies a splendor never surpassed in the history of the world. It was a Congress of autocrats, save only for the presence of the representatives of England and France, for TALLEYRAND, with his marvelous skill in diplomacy, managed to find a place among the others, quite against their early purpose to exclude him. There, too, the will of sovereigns controlled. METTERNICH's wish to make Italy only a "geographical expression" faithfully represented the spirit and the work of that Congress.

The Assembly of the League of Nations, meeting without a military or naval uniform in view, symbolizes the world's advance toward acceptance of the rule of justice and peace in the conduct and relations of States and their peoples. There was a vacant chair, we are told. M. MOTTA, President of the Swiss delegation, spoke the sentiment of the 241 members of the Assembly when he said that, in sending a message of greeting to President WILSON, he would add "the hope or rather the keenly felt desire that the United States of North America should, before long, take her rightful place in the League. A country which is a world in itself, which is blessed with all the riches of the earth, a democracy which absorbs all the races of the world and has given them a common language and a common Government, a people which is affected always by the highest ideals, cannot abstain from concurrence in the great ideal and work which we are set here to forward. * * * This country cannot and surely does not intend to turn its face against the appeal made by the nations who, while retaining their independence and sovereign rights, intend to co-operate in the furtherance of the peace and prosperity of humanity."

The representative of the United States should have been present in that assembly hall. There should have been no vacant chair. "All important countries of the world were represented in that Hall of Nations," says Mr. JAMES in his dispatch to THE TIMES, "except unhappy Russia, unrepentant Germany, uncertain America and unasked Mexico." This peaceful people has its rightful place in an assembly where 241 representatives of forty-one nations are met to speak the will of peoples, not of autocrats, to speak for peace and take measures to make peace secure. We shall not long refuse to fill that place to which we have such a pre-eminent right, a place which duty to ourselves and the world bids us fill. The wreath which Ambassador DAVIS, in behalf of the United States, placed with others upon the resting place of the unknown British soldier in Westminster Abbey bore the words "America will not forget." Our lapse of memory is only seemingly one, it is but temporary. We shall never forget or relinquish the great objects for which American soldiers fought.

THE NEW PASSENGER FARES.

The new freight rates get more attention because they are the more important, their total exceeding passenger fares three times or more. But passenger fares perhaps will lead the way in forming public opinion regarding the new rate and fare schedules. Passengers vote, and freight does not. Besides, freight costs can be shifted to consumers better than passenger fares, even when they are a business cost, and personal fare for pleasure cannot be shifted at all. The latest official figures regarding passenger fares are for July. In that month they totaled $183,000,000, against $120,600,000 last year. For eight months this year passenger fares totaled $823,100,000, against $778,000,000 last year. For July the gain was $13,000,000, against a gain of $45,100,000 for eight months. The gain was larger for the latest month reported than for the average month. These figures disclose no resentment at the increased cost of travel. Probably the more correct inference is that July is a good month for pleasure travel and that the effect of the increased fares, like the increased rates, will not be reflected in the figures until October or November.

However it may be regarding the fares paid by the riders in the coaches, there can be no argument that the riders in the Pullmans like the 50 per cent. surcharge. That is a hardship alike on the railways, the Pullman company and the passengers. Both the railways and the company are losing revenues which might be collected if the surcharge were more reasonable. A railway tariff which reduces revenue is like an excessive customs duty in that more might be collected by a lower scale of charges. The new rates and fares were not designed to be punitive, and miss their object in proportion that they are not remunerative. If either rates or fares are excessive on the volume of business, they must be revised, since the volume of business is beyond control otherwise.

THE MONROE DOCTRINE.

It was an act of courtesy and friendliness on the part of the Bolivian and Peruvian delegates to the League of Nations to withdraw their request for a revision by that body of the treaties with Chile. For years Peru has been eager for the settlement by a plebiscite, according to the treaty of 1883 with Chile, of the nationality of the territories of Tacna and Arica. It had been feared that the Bolivian revolution of July would disturb the agreement between Chile and Bolivia in regard to the latter's desire for an outlet to the Pacific, and that new trouble might arise in the Tacna-Arica controversy. Out of a delicate consideration for supposed American feeling and with a view to put nothing in the way of America's entrance into the League, these South American questions are not now to be put before it.

With the fullest appreciation of the motives of the delegates of these States, it must be observed, for the sake of accuracy, that the assumption in some of the dispatches from Geneva that the Assembly of the League would "encroach upon the Monroe Doctrine by considering American questions in the absence of the United States" is erroneous. The Monroe Doctrine could not apply to a territorial question between Ibero-American States, unless foreign Powers were seeking territorial gains or new areas for colonization or an alteration of the Government of any State for purposes of foreign direction or preponderance. A settlement of disputes between Ibero-American States has nothing more to do with the Monroe Doctrine than an agreement between European States in regard to contiguous colonies in Asia or Africa.

The States to the south have sometimes welcomed and sometimes been jealous of the Monroe Doctrine. Thus the great A B C States have felt in recent years that they were strong enough to guarantee their own independence without reference to the Monroe Doctrine. President DIAZ of Mexico said some fifteen years ago that the Doctrine was Pan-American. There seems to be a permanent misapprehension of its actual character and purpose. It is not for the protection, save incidentally and secondarily, of any other American States than the United States. It was set up and has been maintained for self-protection. It exists for the protection of the United States against foreign Powers. It says that the United States will hold it a hostile act on the part of European Powers to conquer or acquire by any means territory in the two Americas, or change the form of government in any State of the two Americas for the purpose of establishing foreign influence or ascendency. Originally directed against European intervention, colonization and conquest in this hemisphere, it has grown historically with the development of new Powers. It applies to them all outside this hemisphere.

The Monroe Doctrine is primarily and essentially a purely United States policy of self-defense and self-interest. Its sanction is the right of a nation to protect itself from attack. Our Buenos Aires contemporary, La Razon, says curiously that, if the United States doesn't join the League, the Monroe Doctrine will "continue to be an expression only of one part of the New World." That part of the world is the United States. The Doctrine is beyond the province of the League. The League may formally approve it, or except it, but it will remain when America is in the League, as now when America is out of it, a cardinal national policy, international in possible effects, immutably domestic and self-protective in its objects, and subject to no review.

VENIZELOS AND HIS OPPONENTS.

ELEUTHERIOS VENIZELOS found Greece a petty peninsular State, discredited by an unsuccessful war, paralyzed by partisan intrigue, weak and poor and discouraged by the apparent impossibility of reuniting the scattered fragments of a once great nation. In ten years he won Crete and Northern Epirus and half of Macedonia, the whole north coast of the Aegean, Thrace down to Rodosto and a great strip of Western Anatolia. He recovered Canea, Janina, Saloniki, Cavalla, Adrianople, Smyrna; he brought Greece within reach of Constantinople. Under him the national morale was restored by three successful wars, and hardly less by the successful revolt against a faithless monarch who was trying to put Greece on the wrong side in the great war, and the nation's standing in Europe was raised high by his brilliant diplomacy at Bucharest and Paris.

And now after ten years he is as overwhelmingly defeated in the general elections as the party of WOODROW WILSON was defeated two weeks ago, and for very much the same reasons. The pro-German elements voted against him as they voted against Cox, but there as here they were only one of many varieties of opposition. Macedonians and Turks in Thrace to whom the Opposition had held out tempting if vague promises; peasants in the Peloponnesus who stand by their King; soldiers of the Balkan wars who still admire the victorious General of Kilkis, forgetting the betrayer of Rupel; merchants who are tired of wars, even glorious and triumphant wars, and want business started up again; quiet citizens restive under the domestic strain and restrictions of wartime; above all, no doubt, men who are tired of "progress, glory and expansion," as an Athens dispatch puts it—who revolt against the mental and spiritual effort required to make a small provincial State into a considerable Mediterranean Power, and are tired of hearing VENIZELOS called the Just.

This is a powerful combination in an election, but a very poor support for an alternative Government. In this medley of voters who do not like VENIZELOS's foreign policy, or his domestic policy, or his dynastic policy, or his personality, or his fame, there is no strong individual or group around which a new Government can be built. Mr. GOUNARES has had a sort of leadership thrust upon him, but he cannot command the allegiance of this heterogeneous Opposition very long. The Greek system makes it possible to vote against VENIZELOS without voting for GOUNARES or DRAGOUMES; most of all, without voting for CONSTANTINE.

Mr. VENIZELOS now goes into the Opposition, but, unless his opponents should be so unwise as to permit a recurrence of the violence which broke out during the internal troubles of 1916, he will be better off than the man who has to take up the leadership of the Government. Will that man take the responsibility of recalling CONSTANTINE? CONSTANTINE surrendered Greek soil to the Bulgars; VENIZELOS has since won many thousands of square miles that the Bulgars either had or wanted. Will CONSTANTINE be called back to show once more what royal complaisance can do for his friends in Sofia? Will the Greek Government want to give so much encouragement to the old Bulgarian leaders who fought Greece and unsettle the position of STAMBOLIWSKY, the friend of the Allies who is loyally executing the Treaty?

CONSTANTINE stood idle while Greeks in Turkey were massacred or deported. Under VENIZELOS Turkey has been reduced to an army of refugees in the mountains. Will the new Government tell the Greeks of Asia Minor that their hopes are vain, that they must prepare to be sacrificed to the personal policy of a vengeful exile?

Whether France and England still retain the right of interference to guarantee to Greece a constitutional Government, which they exercised in 1917, is a delicate question of international law. To exercise that right now would be a serious mistake; if Greece should call back CONSTANTINE, it would be an exercise of self-determination proper to a sovereign State. But will a Greek Government, supported by an insecure majority elected by a protest vote, affront governmental and popular sentiment in England, France and America by taking a step which can gratify none but the irreconcilable dreamers of revenge in Berlin and Budapest?

Greece has voted for a return to the golden age, when every man is as famous as every other man, nobody has to pay taxes, and the sun is always shining. But the millennium does not always come when you whistle for it. It would not be surprising to see VENIZELOS back in office after a few months of experiment with these various beneficiaries of the voters' desire to get something off their minds.

AN "ANTI-WASTE" PARTY.

Little attention has been paid in this country to the recent English city elections. The first of them fell on Nov. 1, and the result was a marked defeat for the Labor Party. The polling took place in some 300 municipalities, and was for the purpose of replacing one-third of the Councilors who retire this year. The nominees of the Labor Party far outnumbered those of any other party. There was a total of 747 Labor candidates. Only 199 were elected. The loss that this implied may be seen in the returns from specimen cities. In Birmingham the Labor Party lost six seats; in Liverpool not one of its twenty-three candidates was elected; even in Manchester three seats were lost. The whole was one of the worst blows ever given to the English Labor Party.

The fight was not against the party as such. It was really a vote against municipal extravagance. The opposition was made up of Liberals and Conservatives and Independents, sometimes in local combinations, but the political label actually adopted was the "anti-waste" party. The London Municipal Society directed the campaign. It made economy the keynote. Everywhere were distributed documents showing that boroughs under Labor control had been marked by lavish expenditure consequent upon all sorts of grandiose schemes. Tables were published of the extraordinary and alarming increases in the rates in city after city. In many cases they have been more than doubled since 1914, and in some instances amount to more than the rent of the houses on which they are levied. Thus it was that the elections may truly be called a revolt of the ratepayers.

Their general argument was that the expensive program of the Labor Party was having the effect of actually confiscating property, or coming very near it. They also contended that the administration of large cities demanded more business experience and executive ability than the run of Labor Councilors possessed. It was the first chance that the electors had to strike against governmental extravagance, and it is evident that they struck hard. The part played in the contest by the mounting taxes was innocently admitted by the Secretary of the London Labor Party, who, in explaining the severe defeat, stated that "the rising rates have been a big factor in the fight."

Why leave the conception of an anti-waste party as an English monopoly? The need for such a thing in this country is crying. And there can be little doubt that, if harassed and long-suffering American taxpayers were given a similar opportunity to unite to turn out their municipal spendthrifts, they would improve it with zest and emphasis.

THE POET RUNS WILD.

Times change and statesmen pass, but D'ANNUNZIO is still D'ANNUNZIO. The Treaty of Rapallo insures to Italy the virtual control of Fiume, and actual sovereignty is sure to follow before long. The sacred city, symbol of all Italianity, has been saved. But for D'ANNUNZIO this is not enough. The Government of his country has disavowed his schemes for seizing the whole Adriatic coast, so he overrules it.

Thousands of Americans will appreciate the sentiments of a distinguished author whose masterwork has been rejected by an unsympathetic publisher, and can understand that D'ANNUNZIO might be expected to do exactly what he is doing—that is, to start a private war against the Jugoslavs and set out on the conquest of Dalmatia and adjacent territories. So far the Jugoslavs have prudently withdrawn before him, though they can hardly be expected to give way forever. But he seems to be exciting some natural consternation in Italy.

The Italian and Jugoslav Governments have been regarded as sovereign, but D'ANNUNZIO is in himself a superstate. He begins his protest against the Rapallo terms on the assumption that the delegates did not represent the independent State of Fiume, but in a moment he forgets himself and lays down frontiers far away from Fiume—"the boundaries of Italy" must be so and so. However, there is still technically a Government in Italy. While D'ANNUNZIO represented the national protest against foreign Powers whom the Government felt it necessary to conciliate, he had a good deal of support at home; but, so far as can be judged from newspaper comment, much of that has disappeared now that the Government has signed an agreement and on favorable terms. Piracy is no longer piracy; AVALOFF-BERMONDT and ZELLGOUSKI have received more consideration than their prototypes. But a wise pirate, such as HENRY MORGAN, knows when to come back on the reservation. Such moderation is not to be expected from D'ANNUNZIO, but Admiral MILLO, who says that he will be true to his country, may be expected to set an example to other officers who do not have to be supermen.

UNWISE AND UNTRUE.

It is lucky for Senator HARDING that he is off playing golf and fishing for tarpon while the League of Nations is working. Otherwise, he might be asked to explain how the "deceased" organization could be showing such unmistakable signs of life. The real post-mortem needed just now is, not on the League, but on the insensate Republican policy of opposition to it.

Mr. HARDING cannot say that he was not warned in time. An astute and far-seeing Republican cabled to him from Europe in the heat of the campaign: "It is very unwise to declare the League dead." "It would not be true." That word from ELIHU ROOT has been fulfilled in Mr. HARDING's ears. The demonstration in Geneva is now complete that what the Republicans asserted about the League was both unwise and untrue. Their next job is to struggle out of the pit which they digged.

YONCALLA OF THE WOMEN.

Memorable among cities is the Oregonian Yoncalla, which swept the Inferior Sex from office on Election Day and filled with women the places that the men folk were "rattling round in." The Mayor-elect, Mrs. MARY BURT, says that the women officials are studying conditions and are going to do their best to give the city an efficient administration. "At the worst," she remarks, a little unfeelingly, if truly, "we can't do much worse than the men have done." She is a college graduate. Among the City Councilors are "the owner of large property interests, a pioneer school teacher, the wife of a retired capitalist."

The man politicians of Yoncalla are still dazed. Their sage noses never smelled the conspiracy of intelligence against them. The women formed their plans and their ticket in absolute secrecy. When the City Fathers learned that the ticket was in the field they were apoplectic with surprise. Mayor LASSWELL says that "his cohorts were caught off their guard." Since his wife was elected a City Councilman, the Mayor's stupefaction and that of his cohorts can be imagined. "Local women declare the election has permanently disposed of the time-honored adage to the effect that a woman cannot keep a secret"—a man's adage, resting on prejudice and not on observation. The world is jammed with masculine gossips, praters, blabbers, who can't hold a secret. Bursting with self-importance, they beckon you to a more removed ground and breathe into your ears and hundreds of others: "If you won't tell anybody," "In strict confidence," and so on. To this unending whispering gallery the woman secret-keepers of Yoncalla are a reproach and a warning.

TOPICS OF THE TIMES.

A Defense Almost Too Good.

According to Fire Chief KENLON, all requirements of the law were met in the construction of the Catharine Street theatre, and such violation of the law with respect to the admission of children unaccompanied by adult guardians as there may have been had no relation to the fatalities that followed when a little smoke from a defective furnace caused a groundless fear that the building was burning.

In other words, the opinion of this official is that nobody was to blame for, or at any rate nobody can be punished for, the deaths of six children and the injuring of many others. Moreover, the Chief had no suggestions to make as to amended laws or further precautions, and in what happened he saw only what may happen, not only in any other theatre in the city, but in any place where people gather in crowds. In every such place, he said, even though it be an open field, a panic is always possible, and always will be, and the almost inevitable result of a panic, anywhere, is that the weaker units in the crowd are trampled upon and killed.

What the Fire Chief said about panic is true, of course, at least to the extent that every chance-gathered crowd is susceptible to this form of contagious madness, but it is hardly likely that his readiness to free from legal responsibility for this disaster both his own department and the managers of the theatre will be shared by the public or even by the courts.

Carelessness Caused the Panic.

If it be admitted that in construction the Catharine Street theatre was perfect in the eyes of the law, and that panics may occur in any crowd not composed of people especially trained and disciplined to freedom from blind fear in moments of peril, there still remains responsibility somewhere for the killing of these children. It lies in part, at least, in the absence at the theatre of any effective recognition that the circumstances were such as to invite a panic in case there was an alarm of fire, with or without good reason.

Chief KENLON himself referred to the inability of any law to guard against such stupidity or recklessness as that of the man who built the fire in the furnace and made the smoke that might have been expected to have exactly the effect it did. But while the law hardly could have prevented that, adequate oversight, by persons more intelligent than the fire builder, could have restrained him from doing what he did.

That restraint could have been exercised by the managers of the theatre or by a representative of the Fire Department. Doubtless it will be exercised in all such places in the city for some time to come, but that is poor consolation for a disaster so particularly painful and horrifying.

Perils of a Statesman.

So many were the humorous aspects of Senator HARDING's experiences at Point Isabel that it is hard to see the elements of seriousness in the episode. Such elements existed, however, and they were intimated, perhaps unconsciously, in the references to the Senator's departure from the little fishing village as an "escape." That really is what it was, and though what he had to endure there when the "norther" came were discomforts rather than hardships, yet they were discomforts of a kind which, for a man of sedentary habits and not as young as he was twenty years or so ago, might have had consequences to his health which nobody likes to contemplate. It would be too much to say that it was wrong for the Senator, carrying his new responsibilities, to go to a place where the facilities and resources are so primitive, yet he and his advisers obviously would have been—well, call it more considerate, if they had chosen another region for his vacation. Presumably the Senator went to Point Isabel in order to elude for a while all except the hungriest of the office-seeking army that soon inevitably will be upon him, but there are other places as sequestered, and as well though differently guarded, where he could have had a real house in which to live, reached by roads not made impassable by two or three rainy days. One can imagine how lightly Colonel ROOSEVELT would have held the terrors and dangers of Point Isabel, and how he would have scorned any warning against them. But the Colonel was different from other people, and by common consent—especially his own—was not subject to ordinary rules. Other Presidents, and Presidents-designate as well, should take no needless risks, should submit to more restrictions on their personal liberty than other men, and should remember always the responsibilities which they have accepted.

They Seek to Change a Principle.

A second evening devoted by the special committee of the Board of Education to the hearing of speeches for and against the cutting down of school time by an hour each week and giving the hour to religious instruction brought out only repetitions of the arguments already made, and nothing better is to be expected from the proposed prolongation of the discussion.

This is a question on which, presumably, all minds already are made up, as well they may be, for the question is of the very simplest—shall or shall not public education continue to be conducted along purely secular lines?

The advocates of abandoning that system are right, of course, in all they say about the benefit of moral teaching for the young, but they offer no evidence that they cannot give such teaching without any help from the Board of Education, or that even with that help the children will be any better or more lessoned in the precepts and doctrines of their several churches.

Without compulsion the children who now evade religious instruction will not go to get it, and it is not the duty or the right of the municipal authorities to use their powers for any such purpose. The fact that the allotment of a school hour as requested has been achieved in some other States is irrelevant to a decision as to whether it should be done or not. It is no more relevant than the fact that in Maine the denominations have gone further than is proposed here—yet—and are renting and using rooms in the public school buildings for giving their denominational instruction. Would New York like that?

Faith in the President.

To the Editor of The New York Times:

I join with "An Undaunted Idealist" in suggesting that readers of THE TIMES who have the clear vision to see what a really great and sincere man Woodrow Wilson is should send him letters assuring him of their faith in him. Surely it will be a grain of comfort to the President, in his hour of disappointment, to know that there are some who appreciate and have faith in the ultimate fulfillment of the glorious cause he worked so hard for.

HARRY E. KLAYMAN.
New York, Nov. 15, 1920.

FOR REMEMBRANCE.

"The American Ambassador, after the ceremonies in Westminster Abbey, placed a wreath upon the grave of the unknown soldier. It bore the words, 'America will not forget.'"

America has placed a wreath upon his grave—
That unknown soldier laid in England's fane,
That through the centuries he might remain
Guarded by England's love; one of the brave
From out the heroic unknown hosts who gave
Their lives for England and for Liberty.

They knew he fell in that great War of Wars,
And asked no more; of birth the lowliest,
Or if of blood as gentle as the best
Of those who perished in that sacred cause,
It matters not; here shall his dust have pause,
With Kings and masters of old chivalry.

With lofty music and with throbbing drum
They bore him to his place among the dead
That deeds have made immortal; here was said
The solemn ritual; here the King had come
To scatter dust upon the soldier's tomb—
For Death is brother, too, to royalty.

And here we placed, with England's offering, ours;
A pledge—"America will not forget"—
Woven of blooms; and if it was not wet
With visible tears—that wreath of living flowers—
Upon our hearts fell holy chrismal showers,
Reviving here our fading loyalty.

What is it, O dear Country of our pride,
We pledge anew that we will not forget?
To keep on Freedom's altar burning yet
The fires for which a myriad heroes died,
Known and unknown, beyond the far sea's tide,
That their great gift be no futility.

Faith with the Dead kept through our living faith;
In this alone the true remembrance lies,
The unfading garland for their sacrifice;
To prove their dream of Brotherhood no wraith,
No moment's hope, its birth-pang one with death,
But the fixed goal of our humanity.

BASIL H. EBERS.

TRADE AID TO WRANGEL.

Facts About the Movement Started in Paris to Aid Southern Russia.

To the Editor of The New York Times:

In the Paris dispatch "Wrangel Financed by Big Corporation," which appeared in your issue of today, your correspondent, Walter Duranty, makes out a case entirely at variance with the facts, which is likely to do great damage to all constructive efforts looking to the regeneration of Russia. Evidently he has been badly taken in by some one, or has jumped at conclusions of his own from very scanty evidence. He would have the reader understand that the national movement headed by General Wrangel, which has just now been overwhelmed by the flood of Soviet troops pouring down into the Crimea, was a very tawdry affair connected with a scheme of financial exploitation. He bases this upon an account of a Franco-Russian company formed in Paris, concerning which he makes totally unwarranted assertions.

Last August, many months after General Wrangel had rescued the remnants of Denikin's army, and, transferring them to the Crimea, had undertaken to save the hapless refugees there from Bolshevist clutches, a group of prominent Russian business men in Paris organized on Russian money a corporation with a capital of 12,000,000 francs, or approximately $700,000, the object of which was to undertake the interchange of goods between the Crimea and Western Europe in order to relieve the terrible situation in the Crimea and enable the population to live and the army to fight.

This company was not called the "Russo-French Society of Exploitation of South Russia and Crimea," as Mr. Duranty terms it, but the "Russo-French Society for Commerce, Industry and Transportation." Its limited capital did not permit it to undertake operations on a large scale, but it did succeed in bringing in a few shiploads of the most necessary goods for the army and civilian population of the Crimea and in exporting a few thousand tons of local products. To draw a picture of the patriotic but ill-fated movement of General Wrangel as an adjunct to an exploiting company on such a basis as this is nothing short of scandalous, and to join to such a statement loose gossip, calculated to besmirch it, is inexcusable.

I feel that in justice to the thousands of loyal and patriotic Russians who have sacrificed their lives in the vain struggle to rescue the remnants of Russian culture and civilization from the bloody grasp of the Bolshevist tyrants THE TIMES should repudiate this false and misleading communication from Paris. It is bad enough for our Russian friends to see their hopes of Russian regeneration dashed to the ground and themselves fugitives from the land they love, without having gratuitous insults heaped upon them because their sacrifices were in vain. JEROME LANDFIELD.
Russian American Chamber of Commerce.
New York, Nov. 16, 1920.

REPLY TO HENRY FORD.

War Record of American Jews Cited in Answer to Attack.

To the Editor of The New York Times:

The challenge of The American Hebrew to Henry Ford, as published in your issue this morning, should have the approval of every right-thinking citizen of this country, Jew or Gentile, or of any religion or derived nationality. The unwarranted attacks upon an honorable element of American life, based upon forgery and bigotry of the lowest order, by a millionaire in ignorance of basic truth, swollen in egotism and lamentably lacking in the truly American principle of fair play, should be made to cease and a contemptuous punishment applied.

The assumption of American citizenship and the honorable fulfillment of its duties and obligations, as exemplified by the American Jew in our passage at arms with Germany, should be compared to the war record of the Fords, father and son, for the information of the people at large, to identify accused and accusers. We have the element under attack, the Jewish population of America, forming approximately 3 per cent. of our nation, who furnished over 200,000 soldiers for our army, one-third more than their quota, 40,000 of whom volunteered their services.

While the Fords were making millions in safety of person and pocketbook, the Jewish element of our A. E. F. were earning nearly 5 per cent. of our Government's awards for valor in battle. Three men of the seventy-eight selected by the Commander in Chief for the highest military award of the nation, the Congressional Medal of Honor, were Jews, and it so happens they represent the first, second and third generations of their families in our country.

It has been reported in the public press that Ford admitted ignorance as to the history of his own country. Perhaps it is pertinent to invite his attention to one point in our early Colonial history which bears a near relation to his present ignoble attacks. That is the right to freedom of worship in America, a fundamental of our Government which originally appeared in a Colonial charter of 1647, the world's first declaration of formal and legal establishment of freedom of faith and worship. Does he, in his enjoyment of the privileges of American citizenship, know that this right became his through early efforts of colonists from London in 1638, who formed their Government in Connecticut in 1639 with the Jewish scriptures as their code of laws, and extended their influence to the Rhode Island group, who wrote the world's greatest religious bill of rights in 1647? Some schoolboy should tell Mr. Ford the story of the Charter Oak of those days. Some one should also tell him of those fanatical Jews of Revolutionary days who made possible Washington's Valley Forge campaign in the darkest hours of our national birth, who gave their last dollar and borrowed more to give, in order that the United States should reach its destiny as a free nation, according equal religious and civil rights to all citizens.

The love of home and country, even adopted country, of the Jewish citizen, reverence for freedom, sacrifice of life and fortune for those principles are characteristic of the Jews in America. Can that be said of Fords?

F. P. MERRITT.
New York, Nov. 12, 1920.

Women in Congress.

To the Editor of The New York Times:

I have read your very commendable article on Miss Robertson of Oklahoma in today's issue of your paper. This is a new era for women in our politics and they certainly deserve every encouragement from both press and people. I do not, however, agree with your remarks on Miss Rankin. Miss Rankin was confronted with a grave and very serious duty when asked to vote on the question of war with Germany. She had at least the courage of her convictions and voted "No." Why she wept no one is in a position to judge but herself, standing in the midst of gilt-edged politicians, some of whom did not vote either for or against. In fact, President-elect Harding did not vote either way. A HOBOKEN DEMOCRAT.
Hoboken, Nov. 15, 1920.

ART MUSEUM FACES A $50,000 DEFICIT

President de Forest Appeals to Public for Funds to Meet Running Expenses.

SHORTAGE GROWS YEARLY

Unless Income Increases Trustees Must Use Principal Funds, He Declares.

An appeal to the people of the city as well as of the country is to be made by Robert W. de Forest, President of the Metropolitan Museum of Art, in the current Bulletin of the Museum for funds to meet the expenses of the Museum, which faces a deficit of $50,000 this year, with a prospect of that amount being doubled the next year.

While the Metropolitan Museum is the richest in this country in regard to its building and collections, the greater number of its gifts of money are made for specific purchases and do nothing for its daily expenses, each gift actually increasing its overhead costs. The Museum has broadened its work and, although assisted by the city, this aid is not commensurate with its growth. For years there has been an annual deficit which the Trustees have made good. It is now getting beyond them, and the President makes this appeal to the public.

"The Museum this year after applying to administration purposes all sources of income, including the city appropriation and the income of all principal funds which can be legally applied to such purposes, faces a deficit of over $50,000," says President de Forest.

"Next year, according to our best estimate, when salary increases made late in the year will be effective for the entire year, this deficit will exceed $100,000. The Museum is facing this deficit after having put into operation all economies which can be made without impairing its service to the public. This deficit results from largely increased cost of operation and no corresponding increase in city appropriation. Increases of salaries have had to be made, particularly among employes receiving the lowest compensation, in simple justice to their needs, just as increases have had to be made in salaries paid by the city and elsewhere.

Overhead Charges Grow.

"Nor have these increases been really commensurate with the greater cost of living. Increases have also been made, though in less degree, in our larger salaries. The typical salary of our curators before the war was $5,000. The present corresponding salary is $6,200, an increase of only 24 per cent., much less than the 'increased cost of living.' The public is only too familiar with the greater cost of coal and all supplies necessary to operate such a building as ours.

"The Museum is reputed to be rich. It is rich relatively to other museums in purchase funds, the income of which is restricted to purchases. It also has received legacies given without restriction, but which have been applied by the Trustees to like purposes following the known desires and expectations of the donors. It has some principal funds free from any legal restriction. Hitherto it has been the continuous policy of the Museum to use for administration purposes only the income of such funds. During the present year, and so far as can now be foreseen even in greater degree during the coming year, either the income of the Museum for administration purposes must be increased by membership and special gifts or the Trustees must use principal funds which have hitherto been kept intact. This is the problem which perplexes the Trustees and the problem to which they ask the advice of members and friends.

Economy Is Practiced.

"They have already put into operation every economy which can be made without diminishing the service of the Museum to the public. They have even considered opening only parts of the Museum on particular days and discontinuing some of the service now given to the public schools and to visitors. But while these and other like measures have been discussed the prevailing opinion of both Trustees and staff is that the Museum should not diminish either these services to the public or its educational work. Reluctant as they are to depart from their long-continued policy of using income only for administration purposes, they are of the opinion that for the present and for the coming year, unless new sources of income develop, the Museum should draw on principal rather than diminish its present service to the public or restrict any of its present activities. What do our members advise?"

It is felt by many of the Museum workers that the public at large does not understand the membership system of the Museum or realize what an aid each new member gives. Members who pay annually are the fellowship members, who give $100 a year; sustaining members, who pay $25, and Annual members $10. All members have special privileges. In addition to the annual paying members are benefactors, who contribute or devise $50,000; fellows in perpetuity, who contribute $5,000, and fellows for life, who contribute $1,000. Five thousand new $10 members would put the museum financially on its feet for the present.

Dance for School Scholarships.

The Art Scholarship Alumni of the School Art League, an association organized to assist the School Art League in furnishing scholarships in art to students of the New York high schools, of which Mrs. Laurence Oppenheim is President, Miss Florence N. Levy Secretary and Dr. James Barton Haney Chairman, will hold an entertainment and dance on the evening of Nov. 18 at the MacDowell Club. The list of patrons includes Mrs. John W. Alexander, Mr. and Mrs. George Blumenthal, Mr. and Mrs. S. T. R. Cheney, Miss M. Rose Collins, Miss Mary R. Davis, William L. Ettinger, Dr. James Parton Haney, Mr. and Mrs. Otto Hahn, Miss Florence U. Levy, Mrs. St. Clair McKelway, Mr. and Mrs. Laurent Oppenheim, Frank Alvah Parsons, Dean and Mrs. Gustave Staubenmuller, Mrs. W. O. Thompson, H. W. Watrous, and Edward C. Zabriskie. Edmund Russell will talk on "Our Soldier Poets of the New Awakening."

Zurbaran Painting on View.

There will be placed on exhibition today in the Recent Accessions Room of the Metropolitan Museum of Art a large painting by the Spanish artist, Zurbaran, "The Battle of Las Navas de Tolosa," from the Carthusian Monastery at Xeres. In the Print Department the latest acquisition is the gift of the finest collection of book plates ever formed in this country, twenty years' work of William E. Baillie, of Bridgeport, Conn., presented by him to the Museum. It contains 25,000 items. There is a very beautiful exhibition of folk embroideries in Gallery 22 of the second floor.

To Observe Mayflower Compact Day

The Society of Mayflower Descendants in this State will commemorate the 300th anniversary of the signing of the Mayflower compact with services in the Cathedral of St. John the Divine at 4 o'clock on Sunday afternoon, Nov. 21. There will be a dinner at the Waldorf on Monday evening, at which it is expected one of the speakers will be Vice President-elect Coolidge.

Maine Society to Hear Gov.-Elect.

Governor-elect Parkhurst of Maine and James M. Beck are to be speakers at the annual dinner of the Maine Society in the Hotel Astor tomorrow evening.

SEEK TO IDENTIFY 2 IN MOVIE PANIC

Police Hunt for Children Who May Point Out Person Who Let Them In.

TWO OWNERS RELEASED

Letter to Mayor Charges That 100 Death Traps Exist on East Side.

While one victim of the New Catharine Street Theatre panic was being buried and arrangements completed for the funeral of the other children who were trampled to death when some one in the audience gave an alarm of fire last Sunday, the District Attorney continued his investigation yesterday to fix the blame for the disaster. Assistant District Attorney Benedict Dineen of the Homicide Bureau, with the aid of Detective Joseph Burns, Jr., of the Oak Street Station, sought to find children in the neighborhood of the moving picture theatre, who possibly could identify any ticket seller or doorman who admitted them to the place unaccompanied by parent or guardian.

Bernard Weinberg and Max Schwartz, proprietors of the theatre, who were held in $10,000 bail each on a charge of manslaughter, obtained bondsmen yesterday and were released. Assistant District Attorney Dineen indicated that he might possibly change the charge against the two from manslaughter to alleged violation of Section 483 of the Penal Code, which makes it a misdemeanor to allow an unaccompanied minor below the age of 16 to enter a place of amusement.

Theatre Copied with Law.

Mr. Dineen said he had received a report from Inspector Engineer Bennett of the Building Department, to the effect that the New Catharine Theatre had been inspected by him on June 15 and that he had found no violations of the laws. Mr. Dineen said he had also ascertained that Battalion Chief William Purdy of the Fire Department had inspected the theatre a week ago yesterday, at which time the regulations were found to have been carried out.

Alfred J. Talley, Chief Assistant District Attorney, announced last night that he would call a conference of the heads of the various city departments which have been investigating the disaster. The tentative date set for the conference was Friday.

"I think an appeal should be made to the citizenry of New York not to take children they find on the sidewalk outside moving picture houses into the place with them," Mr. Talley said. "While it is true that the citizen who poses as parent or guardian in such a case is not himself violating the law he is doing injustice both to the child and its parents. It is making sneaks of the children, is destroying parental control and is endangering their lives, perhaps their morals. To my mind the moral dangers in the movie houses are as great as the physical dangers."

Bernard L. Shientag, attorney for the Child Welfare Investigating Commission, said last night that the commission would recommend to the Legislature that changes be made in the law, prohibiting children below 16 to attend public places of amusement without guardianship.

Tells of 100 Death Traps.

A letter urging investigation and correction of conditions which led up to the tragedy was sent to Mayor Hylan yesterday by Harry H. Schlack, executive director of the Downtown Chamber of Commerce, 150 Delancey Street. The letter follows:

Hon. John F. Hylan, Mayor of the City of New York, City Hall, City Hall.

My Dear Mr. Mayor:

The citizenship of the east side is stunned at the Catharine Street movie disaster on Sunday last, which we regard as a natural product of official laxity in the enforcement of the law. To permit kiddies of tender years to frequent those "houses" unescorted is not only revolting to our sensibilities, but is a shameful indictment upon the authority whose criminal neglect is responsible for their untimely demise.

Mindful of your earnest solicitude to prevent a recurrence of this calamity, permit me to advise you that our investigation into this movie situation reveals an astounding fact that the section harbors over 100 death traps which freely admit children without any fear of official molestation. A similar condition exists in every thickly congested and populated quarter. Unless immediate consideration and official action is directed in this channel we shall again witness a spectacle too frightful to depict and too horrible to contemplate. It is our earnest hope that you will designate a citizen committee to initiate an inquiry designed to make a repetition of this catastrophe in our city an impossibility.

With every good wish, I am, very respectfully,

H. H. SCHLACK.

Colonel Ernest K. Coulter, general manager of the Society for the Prevention of Cruelty to Children, announced that the organization would renew with increased vigor its crusade against proprietors of theatres who allowed children without proper guardianship in their places and who permitted conditions dangerous to the morals of minors to exist.

The victim buried yesterday was Felippina Albino, who lived near the theatre, and the funeral services were held in the Church of the Transfiguration, Mott and Park Streets. Services for two other victims of the disaster will be held today and three tomorrow at St. Joachim's Church on Roosevelt Street.

Jacob Wertheim Funeral.

Funeral services for the late Jacob Wertheim, retired cigar manufacturer and Jewish philanthropist, took place at Temple Emanu-El, Fifth Avenue and Forty-third Street, yesterday morning. The services were short and simple. Dr. Joseph Silverman, rabbi of Emanu-El, recited a special prayer and Rabbi Judah L. Magnes, for many years a friend of Mr. Wertheim, delivered the eulogy. He recalled a remark by Mr. Wertheim: "Touch upon my emotions and you can have anything of me." That, said Rabbi Magnes, was literally true. Interment was in Mount Hope Cemetery, in Westchester. The pallbearers were Nathan Straus, Henry Morgenthau, Felix M. Warburg, Nathaniel L. Myers, M. Samuel Stern, William Best, Jr., Jack W. Schiffer, Albert Stieglitz, Leopold Plaut, Judge Otto Rosalsky, Dr. A. Richard Stern, Nathan L. Bijur, Henry Gottgetreu and Dr. Leo Buerger.

Obituary Notes.

MRS. FRANCIS A. BERARD, daughter of the late John Cotton Berard and widow of Charles J. Berard, died Monday at 51 East Fifty-fourth Street.

EVERETT G. WEINSCHENK, a salesman for the L. C. Smith Typewriter Company, died Sunday at his home, 335 East Nineteenth Street, Flatbush.

Mrs. IRENE LORETTA KELLY GROBE, wife of Herbert H. Grobe, Western manager of the Kelly Springfield Tire Company, died at her home in Chicago, Ill., Sunday.

EMMETT DYKEMAN, for fifty years with Kenyon & Newton, lumber merchants, died Monday at his home, 126 Sterling Place, Brooklyn, in his seventy-eighth year.

Sister ANNA MICHELLA, for twenty-six years a teacher in the parochial schools of Brooklyn, died on Monday in the Holy Family Hospital.

NATHANIEL K. HONORE, brother of the late Mrs. Potter Palmer, of Adrian C. Honore and Mrs. Frederick Dent Grant, died yesterday at his home in Chicago, Ill. He was 64 years old.

WILLIAM H. ADDOMS, an exporter, with offices at 1 Hudson Street, died yesterday at his home, 290 McDonough Street, Brooklyn, in his fifty-fifth year.

JOHN W. SEXTON, an examiner in the Appraiser's Office for the last fifteen years, died at his home, 301 West 139th Street, Monday, in his sixty-first year.

GUSTAF G. DAHN, proprietor of Dahn's Employment Agency, 634 Madison Avenue, died yesterday at his home, 238 West 101st Street, in his fifty-first year.

SOCIAL NOTES

New York.

Mr. and Mrs. John R. Drexel are sailing for Europe today on the Adriatic, accompanied by W. Hude Neilson. They will spend the Winter on the Riviera.

William C. Breed has taken a box for the Red Cross Tableau-Pantomime, which is to be given at the Lexington Theatre this evening. Among his guests will be Mrs. Edward McVickar and Mr. and Mrs. James Breed.

Mr. and Mrs. J. R. Roosevelt, Mr. and Mrs. George Legg and Mrs. Marion E. Angelo entertained dinner parties at the St. Regis last evening before attending the opera and Horse Show. Mr. and Mrs. Edward S. Harkness and Mr. and Mrs. Howard S. Borden also gave dinners there.

Mr. and Mrs. Robert Law, Jr., have come in from Glen Cove, L. I., and are at the Hotel Chatham for the opera and Horse Show.

Mr. and Mrs. Ten Eyck Wendell and their son, Ten Eyck Wendell, Jr., are at their apartment, 33 West Fifty-first Street, for the Winter, having closed their country place, Lakelawn, in Cazenovia, N. Y.

Miss C. Inez Infanté has returned from a two months' visit to Atlantic City, and is at the Hotel Astor, where she will remain until the latter part of January, when she will return to her home in New Orleans.

The Rev. Dr. and Mrs. Harlan G. Mendenhall have closed their Summer home, at Litchfield, Conn., and are occupying their apartment at 441 Park Avenue.

Mr. and Mrs. Lincoln Richards, formerly of Ridge Road, Chicago, have come to New York to live and have taken an apartment at 944 Park Avenue.

George E. Westcott, the artist, and Mrs. Westcott are sailing tomorrow on the Imperator. Mr. Westcott will spend the Winter in Paris studying, and before his return will make an extensive Continental tour.

Reginald C. Vanderbilt is to occupy Box 31 at the opera, owned by his mother, Mrs. Vanderbilt, on Monday nights.

Mrs. Samuel Kingsley Probasco of 200 West Fifty-eighth Street left town yesterday for Washington, D. C.

ATTACKS PRESS AT CONCERT

Mayor's Representative Welcomes Symphony Orchestra at Metropolitan.

Every seat in the Metropolitan was occupied last night, and three times its capacity could have been so, at a free performance of the New York Symphony Orchestra, offered by courtesy of President Harry Harkness Flagler of the Symphony Society, with the co-operation of City Chamberlain Berolzheimer, as a feature of the Mayor Hylan People's Concerts. The city's flag was presented to Mr. Flagler on behalf of Mayor Hylan in a speech read by Francis P. Bent, his representative with the Board of Estimate.

"You come back," said the Mayor's address to the orchestra as quoted by Mr. Bent, "to the greatest city in the world, which is being run for the people, in spite of attacks of subsidized newspapers, which are maliciously creating a wrong impression of the City Government, misrepresentations scattered broadcast by a hostile-controlled press crowded by its financial backers and self-seeking interests.

"The need of arousing all the people to the soothing and elevating influence of music," Mr. Bent declared, "has been recognized in our budget, which in 1919 appropriated $39,000 for concerts for the people, or twice what had been given formerly, and which was increased to $55,000 this year. The Administration is grateful," he concluded, "to all the musicians who have assisted in this work."

In his reply on receiving the silken banner, Mr. Flagler said he was conscious that, however the Symphony Society's activities might be extended, its first duty was to its home city of New York. The program presented by the orchestra included Mozart's "Jupiter" symphony, part of Tschaikowsky's "Pathétique," Wagner's prelude to "The Master Singers" and works of Lalo, Lekeu and Maszkowski.

SAYS NEW YORK IS LONELY.

Dr. Sears Tells Conference That Men Die Here of Loneliness.

"New York is one of the loneliest places in the world, and every year men die of loneliness here," said the Rev. Dr. Charles H. Sears, Superintendent of the Baptist City Mission Society, last evening in the Madison Avenue Baptist Church, at Thirty-first Street. It was the second of a three days' conference and missionary exhibit under the auspices of the Metropolitan Board of Promotion of the Northern Baptist Convention.

"No foreign field offers a greater opportunity for missionary workers than Manhattan," Mr. Sears said. "This is both because of its vice and because of its loneliness.

"There is boundless opportunity in a city where men die of loneliness among crowds, where there is starvation amid plenty, where a thousand people live on an acre of ground they never see, where vice shines and virtue exists in secluded spots and where ideals are concealed.

"The influence of Manhattan extends to the remotest corners of the globe. The sun never sets on the influence of New York. Broadway's songs are heard in South Africa and her 'movie' stars are seen in Singapore."

ENGAGEMENTS.

Miss Frances Bradley to Wed Lieut. William Chickering, U. S. A.

The engagement is announced of Miss Frances Sladen Bradley, daughter of Colonel and Mrs. John J. Bradley of 101 East Seventy-fifth Street, to Lieutenant William Elbridge Chickering, United States Army.

Miss Bradley graduated from Bryn Mawr College in 1916, and during the World War was a translator for the General Staff at the Army War College in Washington. She is now visiting her uncle and aunt, General and Mrs. Fred W. Sladen, at Coblenz, Germany. Lieutenant Chickering, University of Pennsylvania 1914, comes from Philadelphia, and is now with the American forces in Germany as aid to General Sladen. Colonel Bradley is Commander of the Port of New York.

FINED UNDER VOLSTEAD ACT

Brooklyn Photographer Held for Having Whisky Bond Stamps.

In the Federal court in Brooklyn yesterday William Weiss, proprietor of a saloon at 1 Prospect Park Southwest, Brooklyn, was fined $100 by Judge Garvin for violating the Volstead act. His bartender, David Seehoff, was fined $50. Both pleaded guilty.

Charged with an attempt to defraud the Government, Frank Carnese, an artist and photographer, of 220 North Sixth Street, Brooklyn, was arrested yesterday after 1,200 stamps such as are used on whisky bottled in bond, were found in his posession.

To Show Old Masters for Bellevue.

A loan exhibition of Old Masters, for the benefit of the work of the Bellevue Hospital Convalescent Relief Committee, is to be held at the Knoedler galleries from Nov. 29 to Dec. 15. Many portraits that have never before been lent by their owners will be on exhibition and these will include examples of Rembrandt, Romney, Reynolds, Raeburn, Rubens, Hoppner, Franz Hals, Holbein, Van Dyck, Copley, Gainsborough, Chardin, Manet and Fragonard. The patronesses include Mrs. C. B. Alexander, Mrs. Howard Cushing, Mrs. Philip Lydig, Mrs. Horace Harding, Mrs. Egerton Winthrop, Mrs. J. A. Burden, Mrs. H. P. Davison and Mrs. F. H. Watriss.

Henry B. Ketcham, Lawyer.

Henry Belden Ketcham, lawyer, died yesterday at his home, 195 Hicks Street, Brooklyn, in his fifty-sixth year. Mr. Ketcham for a time was connected with the law firm of Tracy, Boardman & Platt, and subsequently joined the firm of Reid, Esselstyn & Ketcham. Mr. Ketcham was a Director of the Livingston Realty Company and a member of the Bar Association of New York City.

CITY REFORMATORY REFORMS PROMISED

Bread-and-Water Diet Will Be Abolished, Superintendent Brewster Says.

CRUELTY STORIES DENIED

Unruly Prisoners May Be Sent Back to Be Recommitted to the Penitentiary.

Special to The New York Times.

NEW HAMPTON, N. Y., Nov. 16.—Stories of cruel treatment of inmates in the New York City Reformatory told by John Ryan, former disciplinarian officer of that institution, were denied today at the hearing into reformatory conditions conducted by Leon M. Weinstock of the State Prison Commission. Ryan asserted that one prisoner, George Crapt, had died after being removed from solitary confinement. Major Sidney W. Brewster, acting Superintendent, placed in evidence today a report written by Ryan, showing that when Carpt had been taken out of solitary confinement it had been against the advice of Ryan, who reported recommending that he be kept in the cell five days longer.

If there had been harsh treatment, it was before Major Brewster took charge at the first of the year, according to Victor Smith, sent up from Brooklyn for highway robbery. Smith testified that he had been beaten and kicked "last year," and in the same year, he said, he had seen two men strung up.

Major Brewster was recalled, and in reply to a direct question by Commissioner Weinstock denied that any of the men had been strung up during his administration. He had this to say regarding bread-and-water punishment:

"I do not consider bread and water starvation. It is permitted under the laws of New York State. How long an inmate is kept upon bread and water depends upon that inmate."

He told of the round robin threatening a strike when Ryan was demoted. He said he told Ryan he would hold him responsible, and the strike did not materialize.

"What the Commissioner and I, as legal adviser, desire, is that there be no cruel or harsh treatment of inmates," said Deputy Attorney General Robert Beyer, who conducted the cross examination. "I believe that the bread and water diet should be abolished."

Superintendent Brewster assured him that this would be done.

The Superintendent asked Commissioner Weinstein how he would handle unruly prisoners. The latter suggested that he send them back to New York City to be recommitted to the penitentiary, such unruly ones having no place in an institution that aims to reform. The Commissioner wanted to know whether Commissioner of Corrections James A. Hamilton of New York had ordered the isolation rule put into effect.

"I followed my own ideas," replied the witness.

The Rev. Felix A. McCaffery, Catholic Chaplain, testified: "I often asked the boys about the way they were treated, but never received any complaint of cruelty." Like testimony was given by the Rev. Melvin C. Jacobs, the Protestant Chaplain.

Philip Polletz, storekeeper, said he had seen Ryan strike a boy.

Bread and water diet did not injure physical condition, although it lowered vitality, Dr. Amster, the institution physician, testified. A statement by James Corby, a keeper, that, while he had never seen any one strung up, he had known of an inmate being placed in solitary confinement in his underclothes, caused the Commissioner to comment: "That is worse than Dannemora."

There was perhaps a hint of what the findings may be in this remark by Commissioner Weinstein relative to the forms of punishment practiced: "We want to abolish this system quick. We are not in Russia. We do not want any practices of the dark ages."

WEDDINGS.

Thornton Emmons Marries Miss Isabel Alley at St. Bartholomew's.

The wedding of Thornton Emmons, a son of Mr. and Mrs. George T. Emmons of Princeton, N. J., and Miss Isabel Lard Alley, a daughter of Mr. and Mrs. Henry Thomas Alley of 7 East Eighty-seventh Street, was celebrated at 4 o'clock yesterday afternoon in St. Bartholomew's Church, the rector, the Rev. Dr. Leighton Parks, officiating.

The bride, in a trained white satin gown and wearing the point lace veil her mother wore when married, walked with her father, and carried white orchids. She was attended by Mrs. Gilbert Mather of Philadelphia, in pink chiffon over blue, as matron of honor, and Mrs. Grant A. Peacock and Miss Ellen Ewing, also of Philadelphia, in blue chiffon over pink, also attended the bride. All of the attendants wore black lace, silver slippers and carried chrysanthemums to match their frocks.

Sutherland-Trench.

The marriage of Miss Ruth Trench, daughter of Mr. and Mrs. William P. Trench of Brooklyn, and George L. Sutherland, son of Mr. and Mrs. Sutherland of Fort Plain, N. Y., took place at 8:30 o'clock last evening at All Souls' Church in Brooklyn, the Rev. A. Eugene Bartlett officiating.

Mrs. Ernest Cousins Wheeler of Brooklyn was the matron of honor and Earl Sutherland of this city served as best man. Freeman Clark, Dr. Richard P. Seidensticker, William V. Trench and Ernest Cousins Wheeler acted as ushers. Following the ceremony a reception was held at the home of the bride's parents.

Mrs. Sutherland was educated at St. Lawrence University and Columbia University. Mr. Sutherland is a graduate of Yale University, Massachusetts Institute of Technology and the University of Paris. During the war he served as a Lieutenant in the French Flying Corps. He is a member of the Yale Club of this city and of the American Institute of Electrical Engineers.

Washburn-Dodge.

Miss Mildred Dodge, daughter of the late Edward Dodge and Mrs. Dodge, and Loring Washburn of this city were married on Monday afternoon at the home of the bride's aunt, Mrs. Joseph Wright Harriman, 4 East Seventy-ninth Street. The ceremony was performed by the Rev. Dr. Karl Reiland, rector of St. George's Church, in the presence of a few close relatives and intimate friends of the couple. Miss Miriam Harriman, cousin of the bride, was her only attendant.

Heinbockle-Schwinn.

The marriage is announced of Miss Henrietta Schwinn, daughter of Mr. and Mrs. P. Schwinn of Richmond Hill, L. I., and Christopher Heinbockle. The ceremony took place at the home of the bride's parents on Sunday, the Rev. C. J. Lucas officiating. Miss Elsie Schwinn, sister of the bride, was the maid of honor, and Paul Voelkel of Milwaukee, Wis., acted as best man. After their honeymoon Mr. and Mrs. Heinbockle will reside in Richmond Hill.

Neilson-Garrison.

Mrs. Cornelius M. Garrison of 114 East Seventy-first Street announces the engagement of her daughter, Miss Eulalia S. Garrison, to Lieutenant Frederic W. Neilson, son of Mrs. Louis Neilson of 510 Park Avenue. No definite date has been set for the wedding, but it will take place soon. Miss Garrison's father was a copper broker in this city. She is a niece of Colonel R. M. Thompson. Lieutenant Neilson is a graduate of Annapolis, class of 1914. He is a brother of Raymond Neilson of Westbury, L. I.

Corday-Goldenberg Wedding Plans.

The marriage of Miss Frances Goldenberg, daughter of Mr. and Mrs. Benjamin Goldenberg of 884 West End Avenue, and Jerome Corday will take place at 6:30 tomorrow evening at the Plaza. The Rev. Dr. Aaron Eiseman will officiate.

WILSON MADE LIFE MEMBER.

President Accepts Honor from National Democratic Club.

President Wilson has accepted honorary life membership in the National Democratic Club in the following letter made public yesterday by President John M. Riehle:

White House, Washington,
Nov. 11, 1920.

It is with a sense of very deep and genuine appreciation that I accept the honor the National Democratic Club has conferred upon me by electing me an honorary life member. I am proud to have this evidence of the club's confidence and esteem. Sincerely yours, WOODROW WILSON.

The honorary membership was conferred upon the President for "conspicuous service rendered to the world at large."

Cardinal Farrari Ill.

MILAN, Italy, Nov. 16.—Cardinal Andrea Carlo Farrari, Archbishop of Milan, is reported to be seriously ill. He was born in 1850 and was created a Cardinal in 1894.

Born.

BRUSH — To Mr. and Mrs. William Brush (nee Carrie Sonn), a son, Sylvester Robert, Nov. 16, Sterns Sanitarium.

DELOVAGE—To Mr. and Mrs. M. Delovage, at Butte, Mon., (nee Viola Curtis), a daughter, Nov. 9, at Manhattan Square Sanitarium, 36 West 77th St.

KASS—Mr. and Mrs. David Kass (nee Sadie Gertrude Fischel) of 103 East 86th St. announce the arrival of their daughter Babette Sunday, Nov. 14.

MAIMIN—Mr. and Mrs. Mayer Maimin (nee Mina Greenwald), announce the birth of a son, on Nov. 15.

Engaged.

KORN — AUERBACH — The engagement is announced of Miss Grace Charles Auerbach, daughter of Mr. and Mrs. Samuel Binawanger, to Mr. Chester Korn of New York City.

PHILLIPSON—BLUMENTHAL—Mrs. Henry Blumenthal announces the betrothal of her daughter, Ida, to Benno Phillipson. At home, 348 Central Park West, Sunday, Nov. 28, 3 until 6. No cards.

SPEERS—KELSEY—Mr. and Mrs. Preston T. Kelsey of Montclair, N. J., announce the engagement of their daughter, Lilla, to Mr. Wallace C. Speers, son of Mr. and Mrs. James M. Speers of Montclair, N. J.

Married.

DOBSON—FOWLER—Monday, Nov. 15, at the Queen of All Saints Church, Brooklyn, by the Very Rev. Mgr. Coan, Helen Alice, youngest daughter of the late John Charles and Mrs. Fowler of Sewaren, N. J., to Henry Hudson, second son of the late James Lane and Mrs. Dobson of Wallasey, England.

Died.

ADDOMS—William H., husband of Lucy M. Copeland Addoms and son of the late Samuel Kassam Addoms, on Tuesday, Nov. 16, 1920, in his 55th year. Services at his late residence, 290 McDonough St., Brooklyn, on Thursday afternoon at 2 o'clock.

BANNAN—On Nov. 16, at her residence, 1 West 69th St., Teresa V. Bannan. Funeral Thursday, Nov. 18, at 10 A. M. from the Church of the Blessed Sacrament, Broadway and 73d St. Automobile cortege.

BEATTIE—On Monday, Nov. 15, 1920, Margaret, aged 64 years, beloved wife of Hugh and mother of Robert G. and Lester W. Beattie. Funeral services 9:15 o'clock Wednesday evening at her late residence, 1,343 Bristow St., Bronx. Interment Woodlawn. Albany papers please copy.

BERARD—Frances A., on Monday, Nov. 15, daughter of the late John Cotton Smith, widow of the late J. Charles Berard, in the residence of her daughter, Mrs. Charles F. Chandler, 51 East 54th St. Funeral services will be held on Thursday morning, Nov. 18, at St. Thomas's Church, 53d St. and 5th Av., at 10:30 o'clock. Interment at New Hartford, Conn., Nov. 19, at 11 o'clock.

BIJUR—On Nov. 16, 1920, Moses Bijur, in the 64th year of his age, beloved father of Ethel, Sherman and Jerome. Funeral strictly private at convenience of family.

BRADBROOK—Sunday, Nov. 14, at 611 West 190th St., Edwin Bradbrook, in the 79th year of his age.

BROMLEY—At Eastern Point, Groton, Conn., Nov. 16, 1920, Adelaide, daughter of Isaac and Kate Warren Bromley. Notice of funeral hereafter.

BURNETT—Suddenly, on Nov. 15, John Whiteside Burnett, in his 72d year. Funeral service at the chapel at Greenwood Cemetery, 25th St. and 5th Av., Brooklyn on Thursday, Nov. 18, at 11 A. M.

CLARKE—Thomas Shields, beloved husband of Adelaide Knox Clarke and son of the late Charles J. and Louisa S. Clarke, Nov. 15, in New York City, in the 61st year of his age. Funeral services will be held at St. Bartholomew's Chapel, corner Park Av. and 50th St., on Wednesday morning, Nov. 17, at 11 o'clock. Members of the Century Association and Princeton Club are specially invited to attend. Interment in Pittsburgh, Pa., Friday, private.

DAHN—On Tuesday, Nov. 16, 1920, in his 51st year, Gustaf G., beloved husband of Charlotte G. Dahn. Funeral services at Gustavus Adolphus's Church, 151 East 22d St., on Friday afternoon, Nov. 19, at 2 o'clock.

DREW—Mary Irene, widow of the late Eugene Drew and mother of Helen and Dorothy, on Nov. 15, at her residence, 658 Macon St., Brooklyn. Funeral services Wednesday, 8 P. M. Interment Newburg, N. Y.

DUER—Entered into rest in New Haven, Conn., Nov. 15, 1920, Louise Suydam, widow of Deming Duer and beloved mother of Caroline Suydam M. Lanhan. Services will be held at her late home on Thursday, Nov. 18, at 11 A. M.

ESTEY—Sunday, Nov. 14, 1920, Spencer J. Estey, husband of Josephine Dingee Estey, at Mayo Institute, Minnesota. Funeral services at his late residence, 183 Hancock St., Brooklyn, N. Y., Thursday evening, Nov. 18, 8 o'clock.

FLOOD—At a special meeting of Holy Rosary Lyceum, held on Nov. 15, 1920, the following resolutions were unanimously adopted:

Whereas, Almighty God in his Divine Wisdom has called to its eternal reward the soul of our Fraternal Brother, Rev. James H. Flood, and

Whereas, in the death of Father Flood, who sacrificed himself on the altar of service by serving his God, his church and his fellow-man rather than serving himself, the church has lost a faithful servant of God and Holy Rosary Lyceum a spiritual director who gave to it of his profound wisdom, remarkable ability and wise counsel for the advancement of its interests, and the preservation of its traditions and ideals, be it

Therefore, be it resolved, that we extend to his immediate family and to his clerical friends our deepest sympathy in the loss of one whose daily life was an exemplification of Christian virtue, and

Be it further resolved, that these resolutions be forwarded to the bereaved family and spread upon the minutes of the Holy Rosary Lyceum.

John T. Hogan, President.
Holy Rosary Lyceum.
John E. Murray, Corr. and Rec. Sec'y.

FLYNN—On Nov. 16, at his residence, 252 West 128th St., Thomas J., beloved husband of Elizabeth M. Flynn. Funeral at the convenience of the family. Interment Corning, N. Y.

GARRETSON—At New Brunswick, N. J., Nov. 15, 1920, Gertrude E., widow of late James Garretson, age 87 years. Funeral services at her residence, Nov. 18, 2 P. M.

GLASS—Suddenly, on Nov. 15, at her residence, 50 Morningside Av., Barbara Lincoln, daughter of the late John and Isabella Glass. Funeral privatte.

GREENWALD—Johanna (nee Goldschmidt), beloved wife of the late Abraham Greenwald and beloved mother of Louis, Samuel, Sidney, Estella and Hortman. Funeral from her late residence, 953 Anderson Av., Bronx, Wednesday, 2 P. M.

HENTHORN—James, on Tuesday, Nov. 16, aged 86 years. Funeral from residence of his daughter, Mrs. N. R. Schoonmaker, Nyack, N. Y., on Friday, Nov. 19. Mass will be offered at St. Ann's Church, Nyack, at 9:15 A. M. Interment Calvary.

HESSE—Elizabeth S., passed away Nov. 15. Services at her late residence, 223 West 105th St., Wednesday evening at 8 o'clock.

JOHNSON—At Rowley, Mass., on Nov. 14, Bessie Ward Johnson, wife of the late Albert Sinclair Johnson and beloved mother of Male C. Kuebler. Interment at Rowley, Wednesday, Nov. 17.

JOSEPH—Rosa, widow of the late Jacob Joseph. Funeral from her late residence, 111 West 114th St., Thursday, Nov. 18, at 10 A. M.

KETCHAM—Suddenly, on Nov. 16, at his residence, 195 Hicks St., Brooklyn, Henry Belden, son of the late John H. and Augusta A. Ketcham. Funeral private.

KNAPP—On Nov. 16, 1920, Albina Gordon, widow of Peter B. Knapp, age 86. Funeral will be private from the residence of her daughter, Mrs. Robert J. Anderton, 53 Glen Av., Mt. Vernon, N. Y.

KRUEGER — Oscar R. Services Martin's parlor, 1,671 Amsterdam Av., Wednesday, 2:30 P. M.

MILLER—On Nov. 16, 1920, in her 82d year, Rosalie Miller (nee Amram), widow of Charles Miller and mother of Edward A. Miller and Wilfred A. Miller. Body lying at the Funeral Church, 1,070 Broadway (near 66th St.), where funeral services will be held on Thursday forenoon, Nov. 18, at 10 o'clock. Cremation at convenience of family. Savannah (Ga.) and Philadelphia papers please copy.

Died.

NICHOLSON—On Sabbath, Nov. 14, 1920, at 306 Allen Av., Allenhurst, N. J., Miss Agnes Waldie Nicholson of Hotel Newton, New York, daughter of the late James and Eliza Nicholson. Funeral services at the chapel of the Fourth Presbyterian Church, 91st St. and West End Av., New York, Wednesday, Nov. 17, at 11 A. M. Interment Greenwood Cemetery.

PHILIPS—Nov. 16, 1920, Adelaide Johnston, beloved wife of Harry E. Philips. Funeral services at her late residence, 361 West 27th St., Wednesday evening, 8 o'clock. Interment Syracuse, N. Y.

PINKHAM—Cornelia F., Nov. 15, 1920, at Montclair, N. J., Cornelia F. Pinkham, widow of the late Dr. John W. Pinkham, and daughter of the late Stephen A. and Matilda Bowne Frost. Funeral from her late residence, 24 Hillside Av., at 3 P. M., Wednesday, Nov. 17.

POPPER—On Monday, Nov. 15, at her residence, 473 West 142d, Anna, wife of the late Leo Popper and beloved mother of Alice, Martha, Edwin, Emil Popper. Funeral private. Kindly omit flowers.

RAUNER—Charles, on Monday, Nov. 15, beloved brother of Benjamin, Minnie Greenberg and Ray Goldman. Funeral services at parlors, 304 West 126th St., Wednesday, Nov. 17, at 11 A. M.

RAUNER—Empire City Lodge, 206, F. and A. M. Brethren: You are hereby summoned to attend an emergent communication at the funeral parlors 304 West 126th St. for the purpose of paying the last tribute of respect to our deceased brother, Charles Rauner, on Wednesday, Nov. 17, at 11 A. M., By order of Albert Liebman, Master.
Arthur J. Cohn, Secretary.

ROSENFELD—It is with profound sorrow we announce the death of our dear worthy sister, Regina. Sisters of Marianne, No. 12, U. O. T. S., are requested to attend funeral, Wednesday morning, Nov. 17, at 9:30, from Meyer's, 228 Lenox Av. Fannie Wolf, President. Marie Marks, Fin. Sec.

ROSENFIELD—Regina. Grand Lodge, U. O. T. S. Sisters are invited to attend the funeral of Worthy Sister Regina Rosenfield of Marianne, 12, Wednesday, 9:30 A. M., at Meyer's Funeral Parlors, 228 Lenox Av.
L. Schwarzkopf, Grand President.
Rose Buran, Grand Secretary.

ROSENFELD—On Nov. 15, Regina, beloved wife of Donald Rosenfeld and mother of Charles and Mignon. Services at Meyer's Funeral Parlors, 228 Lenox Av., Wednesday, 9:30 A. M.

SACKETT—Entered into rest at his home, in East Orange, on Tuesday, Nov. 16, States Mead Sackett, in his 81st year, oldest son of Amos Mead and Sarah E. Sackett. Funeral service at late home, 90 Chestnut St., Thursday, Nov. 18, at 2 P. M. Interment at the convenience of the family.

SEXTON—On Monday, Nov. 15, James W. Sexton, husband of Mary Sexton (nee McManus), father of John W., Mary V. and Joseph J. Sexton. Funeral from his late residence, 301 West 139th St., on Thursday, Nov. 18, at 10 A. M., thence to Church of St. Charles Borromeo. Interment Calvary Cemetery. Automobile cortege.

SHERMAN — Nov. 15, 1920, Ida Sherman. Services Stephen Merritt Harlem Chapel, 304 West 125th St., Wednesday, 9 P. M.

SHERWOOD—Suddenly at Westport, Conn., Nov. 15, 1920, Frederick, oldest son of the late Peter Perry and Angeline Jackson Sherwood. Funeral services on Wednesday, Nov. 17, 1920, at the home of the Misses Thomas, Westport, Conn., at 3 o'clock P. M. Interment at Greenwood Cemetery, Brooklyn, N. Y., at the convenience of the family.

SPINETTI — On Nov. 15, at her residence, 1,921 7th Av., Virginia Spinetti (nee Puigar), devoted wife of Eliseo Spinetti and beloved mother of Adelina and Corina Spinetti. Funeral service St. Thomas's Church, 118th St. and St. Nicholas Av., Wednesday, 17th, at 11 A. M.

SPROULL—Margaret A. G., widow of Robert D. Sproull, D. D., on Nov. 16, at her residence, Freeport, L. I. Services private. Friends will please not send flowers.

STERN—Nov. 16, 1920, Marie A. Services Stephen Merritt Harlem Chapel, 304 West 126th St., Thursday, 8 P. M.

THOMAS—On Nov. 14, at his residence, Woodlee Farm, Cold Spring Harbor, L. I., Frederic C. Thomas, husband of Katharine Dobbin Thomas, in his 63d year. Funeral services will be held at St. John's Church, Cold Spring Harbor, on Wednesday, Nov. 17, at 11 A. M. Interment private. Train leaves Pennsylvania Station 9:09, returning from Cold Spring Harbor 12:51. Automobiles will meet the train. Kindly omit flowers. Baltimore papers please copy.

THOMAS—Sons of the Revolution in the State of New York. The members of this society are requested to attend the funeral services of their late associate, Frederic C. Thomas, at St. John's Church, Cold Spring Harbor, L. I., on Wednesday, Nov. 17, at 11 A. M. Train leaves Pennsylvania Station 9:09, returning from Cold Spring Harbor 12:51.
Robert Olyphant, President.

THOMAS—Veterans of the Seventh Regiment. Members are invited to attend the funeral services of Frederic C. Thomas (Ninth Company) at St. John's Church, Cold Spring Harbor, Wednesday, Nov. 17, at 11 A. M. Train leaves Pennsylvania Station 9:00, returning from Cold Spring Harbor 12:51. Willard C. Fisk, President.

WERTHEIM—Jacob. At a special meeting of the Joint Distribution Committee of the American Funds for Jewish War Sufferers, held on Monday, Nov. 15, 1920, at its offices, 20 Exchange, Felix M. Warburg presiding, the following resolution was ordered spread upon the minutes and published: The death of Jacob Wertheim has deprived the Joint Distribution Committee of the co-operation and generous help of one of its most valued members. His aid was ever forthcoming in behalf of the suffering. In the service of his fellowmen he expended of himself and of his fortune without stint. His wide experience, indefatigable energy and unselfish devotion were of incalculable value to the Joint Distribution Committee in all its activities. The committee and those in whose behalf it has labored have suffered an irreparable loss through his death. The Joint Distribution Committee desires to express to Mr. Wertheim's widow and family its sense of bereavement and its most heartfelt sympathy.
Howard S. Gans, Chairman Administration Committee.
Albert Lucas, Secretary.

WERTHEIM—The Underwood Typewriter Company, through its Executive Committee, wishes to record its deep sorrow on the death of Jacob Wertheim, which occurred last Sunday.

For many years a director and a member of the Executive Committee of the company, he won the respect and affection of his associates by his enthusiastic co-operation and his fidelity to the company's interests, in the upbuilding of which his service and assistance were of greatest value. His counsels will be sorely missed.

The board will enter an appropriate minute of his death and his services in the records of the company, and extends its profound sympathy to his bereaved family.

John T. Underwood, President.

WHEELER—Suddenly, in Chicago, Ill., Sunday, Nov. 14, 1920, Samuel H. Funeral from St. Paul's Church, Fairfield, Conn., on Wednesday, Nov. 18, at 2:30. It is particularly desired that no flowers be sent. Interment at convenience of family.

WHITTEMORE—Julia Augusta, daughter of the late Henry Shelden and Mary Haffey Whittemore, at midnight Nov. 15-16, 1920, in the 80th year of her age. Funeral service will be held at the residence of her nephew, Albert G. Borden, 204 Vose Av., South Orange, Thursday, Nov. 18, at 11:30 A. M. Interment Greenwood Cemetery.

WILKENS—Nov. 16, 1920, Mary Kate, beloved wife of Frederick H. Wilkens, at her residence, 601 West 156th St. Burial private. Please omit flowers.

In Memoriam.

BRETTMAN—In loving memory of Minnie E. Brettman, devoted wife and mother, who died Nov. 17, 1916.

EINSTEIN—In loving memory of my dear husband, Morris Einstein, died Nov. 17, 1918. Gone, but not forgotten.

McCARTHY—Rev. Daniel F., pastor of St. Rose of Lima Church, Short Hills, N. J., died Nov. 17, 1909. May he rest in peace.

Unveiling.

SEGAL—The wife and children of Isaac Segal beg to announce the unveiling of the monument erected to his beloved memory on Sunday, 2:30 P. M., at Mount Hebron Cemetery, Flushing, L. I. Connection from Grand Central Station; Take Corona "L" to Alburtis Av., walk six streets south, take B. R. T. car, which passes cemetery.

At Your Service, Day or Night
FRANK

PERSHING HORSES SHOWN AT GARDEN

General's Entries Are Second and Third in Beresford Cup Competition.

MOUNTED POLICE PERFORM

Crowd at Evening Session Thrilled by Skillful Riding—Two Blues for Allemande.

General John J. Pershing, who is showing his horses in the name of the Headquarters Stable, again failed in his quest for a blue ribbon on the second day of the National Horse Show at Madison Square Garden yesterday. He met this defeat in the competition for the Beresford Challenge Cup, in which the cavalry and artillery team of Fort Totten, Long Island, provided the winner in Raven, a black gelding. The leader of the American Expeditionary Forces had the satisfaction, however, of taking both second and third honors in the class with his Princess and Jeff, respectively, the latter a horse that was presented to him and which originally bore the name of his present owner.

The Beresford Challenge Cup provided a thrilling climax to an afternoon session of especially interesting events in the big arena. It not only had a record number of forty-three entries, but there were some falls, and in the end the contest was so close among half a dozen of the competitors that it was nearly 7 o'clock when the Judges rendered their decision. An accident marred the event when Major Patten, riding Kinglike, an entry from Fort Myer, Va., was thrown. His mount fell at the last fence on the north side of the Garden and Major Patten sustained an injury to his hip which forced him to withdraw from the competition. He was painfully but not seriously hurt, it was stated.

General Pershing had been particularly keen to win the blue in this class and thus gain a leg on the cup. The Beresford Cup, which was first offered for competition in 1915, becomes the property of the officer who wins it twice. As none of the previous winners was among the contestants yesterday, the new winner comes up on even terms with the other victors. General Pershing's Jeff, which had been defeated on the opening day of the show, showed remarkable improvement and was a contender for first honors right to the end. He cleared the obstacles and made a good impression on appearance and in galt, but Raven, which was ridden by Major Shwenk, was given the preference after a retrial in which the winner showed to greater advantage.

Crowds Above Average.

Both of the Pershing entries were ridden by Major John G. Quekemyer, personal aid to General Pershing, and were well handled. Princess, which is a chestnut mare, took the fences cleverly and was able to take second honors from her stablemate in the final test.

The attendance for the second day was again large and it is evident that new records for average attendance will be made by the time the show comes to a close. It was announced yesterday that the attendance for the opening day was 65 per cent. above the average for an opening day for ten years, and was taken as an indication that the horse show is becoming more popular with each year.

More careful examination, which was made yesterday afternoon, showed that none of the horses which had been rescued from the burning stable in East Twentieth Street early in the morning had sustained injury. It would have been a blow to the show to have lost any of the horses, as among them were some highly valuable animals. The attendants who aided in their rescue were praised by the officials of the show.

The only accident at the Garden to any of the horses thus far occurred yesterday when Texas, a three-time winner, owned by Major Van Duser Burton of this city, fell as he was being led down a runway leading into the Garden. He was so badly injured that he had to be withdrawn from competition. Texas had won prizes at Piping Rock and at other shows about the city.

The mounted police of the Traffic Squad made their annual appearance on the tanbark during the evening session and gave a remarkable exhibition, in which they clearly indicated their fitness to handle the work that comes to their lot. There were twenty-nine entries, and the squad was taken through a number of evolutions in a drill which lasted half an hour.

The police horses are probably as well trained as any horses in the country. They appeared to need little guidance from their riders and seemed to know the orders from the bugle as well as did the men astride them. The horses were sent through a drill which included a number of the more simple movements and then wound up with a chase over the length of the arena. After that they lined up for inspection by the judges, while they were greeted with rounds of applause from the crowd, which is ever thrilled by the mounted forces.

In awarding the prizes, the first went to Captain, ridden by Patrolman David Tunstall; second went to Rastus, ridden by Patrolman Arthur Wertheim, and third to Lincoln, ridden by Patrolman John McGowan.

The Road Coach Challenge was again won in a walkover by William H. Moore, who is the only exhibitor who now maintains a coach and road team for the annual show. Mr. Moore won the same hollow fashion last year, and with the same equipment gained the second leg on the trophy last night. One more blue in this event and he will take possession of the cup, which has to be won three times. His coach and four were faultlessly equipped and cut some fancy figures on the tanbark. From the day when they were common on Fifth Avenue these coaches have become strictly a show feature.

In the class for pairs of saddle horses, one to be ridden by a lady and the other by a gentleman, there were but two entries, and first was won by Charles M. Higgin's pair, Kitty May and Selena, ridden by Mr. Collins and Miss C. Polk. This was a pair of light chestnuts excellently matched for size and color, the second prize went to C. C. Vernam's Hilare and Hilarious, ridden by Charles Butler and Miss Webb.

Officers' Chargers in Ring.

The pony classes opened the second day of the show, but the feature event of the morning session was the class for officers' chargers for the Edward M. Weld Cup, one of the several military numbers which have attracted so much attention. This brought to the ringside a large gathering of horsemen who are interested in the remount work of the army and who have taken a considerable part in aiding the work. They watched the performances with keen interest and, as critics, were generally well pleased.

This class was open to horses from the regular army and the National Guard, to be ridden by officers in uniform. The horses were not required to go through a strenuous program of tests, but the judges reserved the privilege of calling on them for any performance they chose. It happened that not a great deal of jumping was asked for, much attention being given to conformation and to gait. However, it was evident when the awards were made that no little attention had been given to the jumping, for it was noticeable that the best of the jumpers were among the winners.

The exhibits represented some of the best horses owned by the army, and were ridden by picked men. There was general satisfaction when first prize was awarded to Allemande, owned by the Nineteenth Field Artillery of Fort Myer, Va. Allemande, a chestnut gelding, four years old, that was bred by Edward B. McLean of Washington, whose colors have been prominent in racing this season, is by the stallion Duke of Ormonde, which was donated to the American Remount Service by Major Allan Pinkerton.

The judges spent considerable time in making the award, as the competition was close between the winner and Briarwood, owned by Major John K. Brown, which eventually gained second honors. Princess, shown by the Headquarters Stable, was the winner of third prize, and fourth went to Tommy, from the same stable.

Allemande went on to score another triumph in the class for troopers' mounts for the Jockey Club plate, valued at $100. As the gelding was the only thoroughbred in either of the classes, his double triumph was particularly pleasing to the lovers of the thoroughbred who were present, among them a number of well-known racing men. This test was for the best horse suitable for cavalry mounts and called for a type capable of carrying a cavalryman and equipment up to 250 pounds. The conditions were originally framed by F. K. Sturgis, Chairman of the Jockey Club Breeding Bureau.

Allemande scored handily, though it required some time for the decision to be reached. The winner gave a very good performance and will undoubtedly continue to make a good showing. Cecil, owned by W. H. Maddison, was awarded second prize, with third going to Tom Velle, owned by Major Lewis Brown, Jr., and fourth to Boblink, owned by Mrs. R. H. Halsted.

Compete for Brady Cup.

There was some spirited competition for the cup offered by James Cox Brady for runabout horses, a type that is particularly popular with the younger element. The winner was Franklin P. Jourdan's Little Ruth, which was driven by Jack Goodwin, and which gave a very good exhibition. Highball, owned by Harry Newman, gained second prize. Third went to Maid of Honor, owned by Douglass Ness, and fourth went to June Maid, owned by John L. Bushnell.

Hamilton Jolly Boy, a black stallion owned by the Hamilton Farms, carried off the first honors in the opening class for Shetland stallions. Colonel Larigo, from the same stable, was awarded second prize. Mrs. F. P. Garvan, who has many fine exhibits, captured third with Silver Tips II., while her Silver Tips I. took fourth.

The class for thoroughbreds, which was judged early in the afternoon session, resulted in one of the keenest competitions of the day and was accompanied by some spectacular jumping and a few falls. The class was for green or qualified hunters, all of which must be registered in the stud book. First honors went finally to Outlaw, a well-molded chestnut gelding, owned by Miss Janice Liggett. Outlaw is a Canadian bred horse, and a son of Martimas, which won the Futurity in 1895 for William Hendrie, the Canadian sportsman. Blue Pearl, a newcomer to the show, a gray mare owned by the Brighthome Farms, was second, while Down East, an old favorite at the Garden, was third. Sir Linsen, owned by Isaac H. Clothier, took fourth honors.

There was some spirited competition in the performance. The rider on Sweet Kiss was thrown after a bad landing on one of the jumps, and was pitched against the wall of the ring and bruised about the face, but continued to ride. Benny Havens became tangled in one of the barriers, which he carried down with him, and fell in a heap, his rider barely escaping injury. The accident frightened the horse and he did not perform well during the remainder of his trial.

Today's Program of National Horse Show at the Garden

Morning.

9:30—Hackney mares. Canadian H. H. Soc. Gold Medal. Class 14.
9:45—Hackney yearling stallions. Class 18.
9:55—Hackney yearling fillies. Class 23.
10:05—Hackney fillies, two-year-olds. Class 22.
10:15—Hackney stallions, two-year-olds. Class 17.
10:25—Hackney fillies, three-year-olds. Class 21.
10:35—Hackney stallions. Canadian H. H. S. Gold Medal. Class 13.
10:45—Hackney stallions. Canadian H. H. S. Gold Medal. Class 25.
10:55—Two foals of same hackney mare. Class 19.
11:05—Two foals of same hackney pony mare. Class 27.
11:15—Three of the get of same hackney pony stallion. Class 28.
11:30—Hackney ponies, three-year-olds. Class 33.
11:40—Hackney stallions, four-year-olds or over. Class 12.
11:55—Pony stallions. Class 35.
12:05—Hackney mares for Championship Cup and American Hackney Horse Society Gold Medal. Class 24.

Afternoon.

2:00—Ladies' saddle horses for Belle Beach Cup. Class 144.
2:30—Ponies under saddle. Class 148.
2:50—Roadsters. Class 72.
3:05—Saddle horses. Class 136.
3:35—Hackneys in harness. Montpelier Challenge Cup. Class 113.
3:50—Exhibition of six-horse gun teams.
4:00—Officers' chargers. Bowman Challenge Cup. Class 109.
4:30—Registered hackneys. American H. H. S. Challenge Cup. Class 110.
4:40—Qualified hunters, middle weight. Class 163.
5:00—Grafton broad jump. Robert A. Fairbairn Cup. Class 204.

Evening.

8:00—Hunters for the pen jump. Class 170.
8:30—Horses suitable for gigs. Sir James Challenge Cup. Class 116.
8:45—Harness horses. Shown to ladies' phaetons. Class 93.
9:00—First polo chukker. Ontario vs. New York.
9:15—Exhibition of draft team and machine gun carts.
9:25—Second polo chukker. Ontario vs. New York.
9:40—Hackney stallions for the championship. Class 10.
10:00—Three hunters or jumpers, owned by one exhibitor. Class 179.
10:30—Hunters. Ridden in regular hunting costume. Class 171.

WEST POINT POLO TEAM WINS MATCH

Defeats Squadron A in One-Sided Contest at the Garden by 16 to 8 Score.

The historic old arena in Madison Square Garden has been the scene of many memorable and spectacular sporting events which have brought from the spectators most liberal applause, but getting real, enthusiastic applause from a horse show gathering is quite a different thing than from a six-day bicycle race fan or a boxing crowd, and still, that is what the second of the series of polo games in the Horse Show week series did last night.

It was a battle between doughty sons of Mars—of a team from West Point and one from New York's own crack little cavalry organization, Squadron A. And it was a real battle, too, but a very one-sided one. West Point won by 8 goals, the final score being 16 to 8. Uncle Sam's trio of hard riders and true hitters had to allow Father Knickerbocker's clever mallet wielders a handicap of 6 goals, and that is some allowance for a game as brief as the one played last night, but West Point had a virtual walk-over, once its seasoned trio got down to business.

As a result of the opening night's play it was found that too much valuable time was lost by the frequent necessity of putting the ball in play when it was driven behind the goal lines, so the uprights were dispensed with and the regular indoor polo goal marks at the extreme ends of the field adopted. The result was that the play was speeded up considerably.

The line-up and summary:

WEST POINT.	Hcp.	SQUADRON A.	Hcp.
1—Maj. A. H. Wilson	5	1—G. Snow	2
2—Maj. J. K. Brown	5	2—S. Abernethy	2
Back—Maj. L. Brown Jr.	4	Back—R. K. Cooke	4
Total	14	Total	8

West Point allows Squadron A six goals on handicap.

FIRST PERIOD.

1—Maj. J. K. Brown.
2—Maj. J. K. Brown.
3—Maj. L. Brown, Jr.
4—Maj. A. H. Wilson.
5—Maj. A. H. Wilson.

Net score for period—West Point 8, Squadron A 1.

SECOND PERIOD.

10—Maj. J. K. Brown.
11—Maj. A. H. Wilson.
12—Maj. A. H. Wilson.
13—Maj. L. Brown.
14—Maj. J. K. Brown.
15—S. Abernethy.
16—Maj. A. H. Wilson.
17—Maj. A. H. Wilson.
18—Maj. L. Brown.

Net score for period—West Point 8, Squadron A 1.

Net score for game, including handicap—West Point 16, Squadron A 8.

Referee—Major D. O. Nelson. Timekeeper—B. Grant. Judges—Major Haverkamp, G. Maynard and C. Lang. Time—Two periods of 10 minutes each.

NOTABLES OF SOCIETY ATTEND HORSE SHOW

Society formed a colorful background last night for the events at the Horse Show. The polo chukker attracted a large contingent of the Meadow Brook and Rumson Summer colonists, and groups from West Point and those having friends in the Squadron A team were enthusiastic spectators.

There was more color and variety in the costumes last night, and jewels, principally diamond ornaments, sparkled here and there. Vivid greens, cornelian reds, burned orange and blue and pinks formed a pleasing contrast to the quiet colors of the decorative scheme.

Mrs. E. H. Harriman made her appearance for the first time last night, occupying Box 41, and having her daughter, Mrs. R. Penn Smith, Jr., with her. Other newcomers were Mr. and Mrs. Peter Goelet Gerry, Mrs. James Lowell Putnam, Mrs. Lyttleton Fox and Mrs. Charles de L. Oelrichs.

Mr. and Mrs. Lewis L. Clarke, Mr. and Mrs. Charles D. Lanier, Mrs. Robert A. Fairbairn, Mrs. William M. Fleitmann and Mrs. Norman C. Hufter, Jr., Harvey Ladew, Mr. and Mrs. Orme Wilson, Mr. and Mrs. W. Lehman, Pierre Lorillard, Jr., Robert A. Fairbairn, entertained box parties. Mr. and Mrs. Jerome Napoleon Bonaparte were the guests of Mr. and Mrs. Walter J. Salmon in Box 33, also Mr. and Mrs. Burton H. Davey.

The rain did not seem to interfere in the least with the afternoon attendance, and the majority of the boxes were filled. Children were again in evidence, and Reginald C. Vanderbilt had another party of young folks in Box 16.

A certain informality reigns at the afternoon session, and society strolls about, drops in at the clubrooms at the rear of the club omnibus box at tea time and visits among the boxholders.

Miss Jeannette Blake, Miss Alice B. Grant and Mrs. Herbert Nichols were in charge of the booth maintained by the New York Women's League for Animals yesterday. The league has a dog brigade, and women or children who bring their poodles to the Horse Show may now enter them as members. The pennies which the rich dogs collect in tiny boxes tied about their necks are devoted to the upkeep and hospital attendance of the poor dogs who have no home.

Mrs. Frances Burrall Hoffman paid her first visit to the exhibition in the afternoon, and was in the Francis P. Garvan box. Mrs. Herbert Harriman dropped in for a while. Mrs. Morgan Belmont and Miss Phyllis Walsh, the Philadelphia tennis player, strolled about together. Mrs. F. Ambrose Clark, Mrs. R. Penn Smith, Jr., Mr. and Mrs. Louis Haight and Mr. and Mrs. William Ziegler, Jr., and Joseph Widener were other afternoon visitors.

Others seen in the boxes and on the promenade were Mrs. Charles G. Ayres, Mrs. Frances A. Peabody, Miss Olive Morton, Miss Ethel Boyd Bowers, Miss Alice A. Dodworth, Miss Corinne Poth and Miss Janice Liggett.

Lady Beck, wife of Colonel Sir Adam Beck, who was among the judges of the saddle horses in the afternoon, used a cane, owing to an injury to her foot.

MY DEAR IS FIRST IN MUD AT BOWIE

Finishes Four Lengths in Front of Rubidium, with Ballet Dancer 2d Third.

Special to The New York Times.

BOWIE, Md., Nov. 16.—Running over a muddy track that was much to her liking, F. Musante's My Dear easily won the featured race here this afternoon. It was a test at a mile for fillies and mares. Forcing the pace all the way, she finished four lengths in front of Rubidium, while Ballet Dancer 2d was third, nearly ten lengths back.

The track was in very bad condition. It was so deep in mud that the rating was very slow. This is attested by the time of 1:56 4-5 for the mile. My Dear raced Elected 2d into submission in a furlong, and from then to the end was far in front and was never threatened.

It was a day that suited P. T. Chinn's aged Nightstick, and the Broomstick gelding scored another victory when he took the measure of Summer Sigh and Albert A., among others, in a dash of seven furlongs.

The summaries:

FIRST RACE.

For two-year-olds; purse $1,073. Six and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Sobrigade	118	Mooney	66-5	1st
*Fluff	102	Lancaster	179-10	2½
Tingling	112	Rodriguez	37-4	3rd
Gilt Frame	112	Miller	63-20	4
Tan Sou	107	Heupel	59-1	5
Crimson Rambler	104	Weiner	32-1	6
Wild Thoughts	102	Jarvis	41-2	7
Black Top	111	Hunt	10-1	8
*My Friend Pat	113	Huff	179-10	9
Rustler	112	Johnson	7-4	10
Silence	115	Rowan	127-10	11

$2 mutuels paid: Sobrigade $28.40, $13.10, $10.10; Fluff (field) $18.90, $8.40; Tingling $6.10.

Time—1:23 2-5.

Start good; won driving; place handily. Sobrigade, br. g., by Light Brigade—Sobranje; owned by Dosoris Stable and trained by G. J. Fitzsimmons.

SECOND RACE.

For two-year-old fillies; purse $1,073. Five and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Light Rose	110	Robinson	19-10	1st
Blue Belle	108	Heupel	171-20	2d
Polythia	116	Eames	67-20	3½
Lady Granite	106	Richcreek	199-10	4
Annette's Sister	106	Myers	86-1	5
Pansy	106	Mooney	56-1	6
Tamarisk	116	Pierce	71-20	7
Antilles	106	Hunt	43-2	8
Rhinestone	106	Weiner	30-1	9

$2 mutuels paid: Light Rose $5.80, $3.80, $2.70; Blue Belle $6.40, $3.40; Polythia $3.

Time—1:10 4-5.

Start good; won driving; place easily. Light Rose, ch. f., by Light Brigade—Hindoo; owned by J. W. McClelland and trained by W. M. Wallace.

THIRD RACE.

For three-year-olds and upward; purse $1,073. Seven furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Nightstick	118	Butwell	Even	1st
Summer Sigh	121	Johnson	26-1	2½
Albert A.	121	Weiner	317-10	3d
The Decision	119	Wessler	39-5	4
Manoeuvre	114	Rodriguez	11-5	5
Bobby Allen	119	Aron	23-1	6

$2 mutuels paid: Nightstick $4, $3, $2.60; Summer Sigh $17, $9.30; Albert A. $5.30.

Time—1:33 2-5.

Start good; won ridden out; place handily. Nightstick, ch. g., by Broomstick—Handspun; owned by P. T. Chinn and trained by F. Kraft.

FOURTH RACE.

For fillies and mares three years old and upward; purse $1,573. One mile.

Horse.	Wt.	Jockey.	Odds.	Fin.
My Dear	105	Heupel	111-20	1st
Rubidium	107	Schuttinger	11-20	2d
Ballet Dancer II.	110	Mooney	43-5	3d
Elected II.	113	Butwell	157-20	4
Germa	105	Pierce	85-1	5

$2 mutuels paid: My Dear $13.10, $3.80, $2.30; Rubidium $2.50, $2.20; Ballet Dancer II., $2.50.

Time—1:56 4-5.

Start poor; won easily; place same. My Dear, ch. f., by King James—Betty Landon; owned and trained by F. Musante.

FIFTH RACE.

For three-year-olds and upward; purse $1,271. One mile.

Horse.	Wt.	Jockey.	Odds.	Fin.
Who Cares	103	Aron	59-10	1½
Pocatello	107	McAtee	123-20	2d
*Lord Hamilton	107	Heupel	101-20	3½
*Peccant	113	Johnson	101-20	4
Madrona	109	Moonty	247-20	5
*Sir Clarence	105	Babin	101-20	6
Marie Antoinette	99	Lancaster	15-4	7
Challenger	115	Rodriguez	4-1	8
Armistice	118	Miller	161-20	9
*Titanium	107	Myers	101-20	10
*Sir Jack	99	Jarvis	101-20	11

$2 mutuels paid: Who Cares $13.80, $7.10, $4.10; Pocatello $6.70, $4.90; Lord Hamilton $3.20.

Time—1:49 1-5.

Start good; won driving; place same. Who Cares, br. c., by Wrack—Lizzie H.; owned and trained by F. Farrar.

SIXTH RACE.

For three-year-olds and upward; purse $1,271. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Hello Pardner	103	Jarvis	22-5	1
American Boy	104	Mooney	6-5	2½
Wilfreda	109	Heupel	387-20	3½
Arbitrator	115	Jackson	89-20	4
Rinkavous	105	Eames	72-1	5
Sterling II.	109	Rodriguez	273-20	6
Fairly	109	Stirling	52-1	7
Kebo	105	Pierce	75-1	8
Thistle Queen	109	McAtee	26-1	9
Planover	101	Babin	52-1	10

$2 mutuels paid: Hello Pardner $10.80, $3.80, $2.70; American Boy $2.70, $2; Wilfreda $5.10.

Time—1:58.

Start good; won easily; place driving. Hello Pardner, b. g., by Marajax—Ma Wee Dear; owned by E. Denham and trained by D. McDonald.

SEVENTH RACE.

For three-year-olds and upward; purse $1,271. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Mountain Rose II.	110	Johnson	13-5	1st
Martha Luckett	107	Mooney	249-20	2d
Sentimental	109	Stirling	11-1	3rd
Aigrette	109	Heupel	132-1	4
Point to Point	112	Myers	59-1	5
Gentile	108	Aron	29-20	6
Swirl	107	Hunt	53-1	7
Dahinda	102	Weiner	26-1	8

$2 mutuels paid: Mountain Rose II. $4.60, $4.10, $2.80; Martha Luckett $8.70, $4.20; Sentimental $4.30.

Time—1:58.

Start good; won easily; place driving. Mountain Rose II., br. g., by Yankee—The Rose; owned by R. V. Haymaker and trained by L. Haymaker.

Weather raining; track muddy.

Landis Has No Fears About Ability to Handle Two Jobs

Special to The New York Times.

CHICAGO, Nov. 16.—When Judge Landis was informed today that he was the object of criticism by some members of the bar for remaining on the bench after accepting the position of Commissioner of Baseball, he scornfully laughed aside the insinuation that he couldn't hold down the two jobs. "Don't worry about me handling the two jobs. I'll do it, all right," he said. "My schedule is already arranged and now I have something to occupy my spare time. When baseball matters come up the participants will come to Chicago. Saturday afternoon is dead and so is Sunday, and, further than that, I am sitting here in Chicago, with trains that can take me to New York in twenty hours. If any one doubts that I won't do my work let him look at my record of the last fifteen years."

SERVATIUS EASILY DEFEATS LANGDON

Captures Balkline Billiard Match in Class C Tourney by Score of 150 to 79.

Considering the fact that the damp weather raised havoc with the balls and cushions, Louis A. Servatius turned in a very respectable game of billiards at the Broadway Academy last night. Playing against James Langdon in a match in the final round of the Class C 18.2 balkline metropolitan championship tournament of the National Association of Amateur Billiard Players, Servatius defeated Langdon by a score of 150 to 79, and in spite of the adverse conditions averaged 3 22-43. The fact that his best runs were 15 and 14 shows with what degree of consistency the veteran worked at the table.

Langdon was outclassed from the start. He was decidedly off his game and was never able to get going at his normal speed. He made an average of only 1 38-42, which is considerably below the class of billiards of which he is capable. It may be that the conditions affected his playing more than they did Servatius's. Servatius took the lead at the outset and was never headed.

The standing of the players follows:

Player.	Won.	Lost.	Per Ct.
G. Spear	1	0	1.000
C. Steinbugler	1	0	1.000
L. A. Servatius	1	0	1.000
J. Low	0	1	.000
J. Johann	0	1	.000
J. Langdon	0	1	.000

MILLS IS CUE VICTOR.

Beats Saunders in Interborough Pocket Billiard Match, 100-84.

In what was by far the most interesting and spectacular game played in the pocket billiard tournament at the National Recreation Academy in Brooklyn for the interborough championship of the National Association of Amateur Billiard Players, John Mills last night defeated F. A. Saunders by a score of 100 to 84. With Saunders leading, 84 to 68, Mills uncorked his high run of 32 and ran out the game. Until the ultimate winner spurted across the finish line, it looked very much as if Saunders would finish in front. He had been playing the better game up to that time and had been favored with most of the breaks.

The standing of the players follows:

Player.	Won.	Lost.	P. C.
J. Mills	3	0	1000
R. Crespi	2	0	1000
G. Gardner	1	1	.500
C. Hurd	1	1	.500
F. A. Saunders	1	2	.333
J. Renauld	1	2	.333
A. Wickers	0	3	.000

McDANIEL BEATS QUINLAN.

Wins, 35 to 24, in Amateur Three-Cushion Billiard Tourney.

J. M. McDaniel defeated William Quinlan in the amateur handicap three-cushion billiard tournament at Joe Thum's Academy last night. The score was 35 to 24. The game lasted eighty-one innings. The players were tied in the thirty-ninth inning, but McDaniel forged ahead in the fortieth round and held the lead to the end.

The standing follows:

Player.	Won.	Lost.	P. C.
M. Letzter	6	0	1000
J. Cohen	4	2	.666
S. Garfunkle	4	2	.666
J. McDaniel	5	3	.625
A. Surkein	3	3	.500
F. Becker	3	4	.429
M. Cohen	2	3	.400
W. Quinlan	2	6	.250
L. Lipton	1	3	.250
A. Sasaki	0	4	.000

OTIS BEATEN BY DALY.

Loses Match in National 3-Cushion Billiard Tourney, 50-43.

Special to The New York Times.

CHICAGO, Nov. 16.—John Daly of New York defeated Charles Otis of New York, 50 to 43, in the preliminary round of the three-cushion billiard championship tournament here today. The game went sixty-eight innings, Daly having a high run of six. In the first game, Jess Lean of Denver defeated Joe Capron of Chicago, 50 to 39, in eighty-two innings.

STOKES SELLS PETER VOLO.

Walnut Hall Farm Buys Champion Trotter for Breeding Purposes.

Peter Volo, world's champion trotting colt, with a record of 2:02, has been sold to Walnut Hall Farm by W. E. D. Stokes in a transaction negotiated by E. J. Tranter. The price was not made public, but it was declared to be the highest paid for a trotter in recent years and is believed to have been close to $50,000.

Peter Volo was a champion yearling, and, as a two-year-old, was a startling performer and set a world's record for horses of his age. He followed this brilliant career by becoming the champion three-year-old colt, and as a four-year-old made the world's record of 2:02. He was purchased to stand at the head of the breeding establishment of his new owner.

Wathey Wins at Snooker.

Bill Wathey defeated A. P. Merritt last night in the snooker pool handicap tourney at Doyle's billiard room, Broadway and Forty-first, by a score of 85 to 57. In the pocket billiard handicap John Barnes won from Fred Spingler, 50 to 42, while Max Winchell defeated Edward Burke, 60 to 49.

Greenleaf Adds to Lead.

Ralph Greenleaf, the pocket billiard champion, increased his lead over Louis Kreuter in the two blocks they played in their 750-point match at the Strand Academy yesterday. In the afternoon Greenleaf won, 125 to 102, and in the evening the champion was the victor by a score of 125 to 45. The total score for the two days' play is: Greenleaf, 500; Kreuter, 317.

Bob Martin Wins by Knockout.

BOSTON, Nov. 16. — Bob Martin, heavyweight champion of the A. E. F., knocked out Bandsman Rice, holder of the British Army heavyweight title, in the second round of a scheduled ten-round bout here tonight.

GIANTS BUY RAPP, MINOR LEAGUE STAR

Outbid Several Clubs for St. Paul Third Baseman—Price Said to be $15,000.

Joe Rapp, hard-hitting infielder of the St. Paul American Association Club, yesterday became the property of the New York Giants, at a price said to be in the neighborhood of $15,000. The deal has been in the works for some weeks, but it was not until yesterday that an agreement was reached on the price. Several other major league clubs had been bidding for the youngster, who developed during the last season into one of the stars of the minor league ranks.

Last Spring Rapp was a member of the Cincinnati Reds, and he went to Miami with Moran's champions. Heinie Groh, regular third baseman, was injured early in the training season, and Rapp was assigned to cover third base. He played the position in some games against the Yankees, and he showed promising form, but it appeared then that it would be some time before he would be ready for major league work. After the Reds returned home Manager Moran released the player to the St. Paul Club, and did not attach the usual strings necessary for recall.

Rapp's work with St. Paul during the season was good enough to attract the attention of several scouts. Moran was tipped off that the youngster had improved wonderfully, and he made an effort to arrange a deal which would bring Rapp back to the Reds. The owner of the St. Paul Club insisted that the Reds must bid with other clubs for the player's services, and yesterday's announcement indicates that Manager McGraw outbid all other prospective purchasers. Only a short time ago it was reported that Rapp had been purchased by Charles A. Comiskey to fill the gap at third base on the White Sox.

Secretary Joseph O'Brien of the Giants declared yesterday that Rapp was the pick of the minor league infielders, according to information which he received from competent judges while at the recent baseball meetings in the West. The youngster batted above .300 with the pennant-winning St. Paul club and his fielding was high class throughout the season.

With Rapp available for infield duty it will not be surprising if Manager McGraw shifts Frank Frisch over to second base. Frisch played this position during the latter part of the 1919 campaign and showed to great advantage. It was necessary during the last season to use the Fordham flash at third base and as a result second base was the weak spot of the Giants' inner works. McGraw believes that Rapp will be ready to take a position in the regular line-up next Spring, and as Frisch can play second as well as he plays third the change will strengthen the infield.

WON'T PUNISH CICOTTE.

Indicted Pitcher to Turn State's Evidence, Officials Say.

CHICAGO, No. 16.—Eddie Cicotte, former Chicago White Sox pitcher, whose confession resulted in numerous indictments by the Special Cook County Baseball Grand Jury in connection with the 1919 world's series scandal, probably will not be punished for his part in the game-throwing, according to officials of the State's Attorney's office. Cicotte will turn State's evidence when the men indicted are tried and his only sentence will be banishment from organized baseball, it was said tonight.

D. P. Cassaday of Detroit, Cicotte's attorney, conferred today with State's Attorneys over the pitcher's confession and possible testimony. At this conference, according to State officials, Mr. Cassaday promised that Cicotte would tell the Court the same story he told the jury. As a result, it was arranged for the pitcher to furnish bonds without appearing personally.

While no official announcement was made by the State's Attorney's office, an official let it become known that but for Cicotte's testimony the jury never would have had sufficient evidence to indict more than one or two persons, and that there would be little chance for conviction without the pitcher as a State witness.

"Before Cicotte confessed, we had reams of hearsay evidence," said this official tonight, "but none of it would have held in court. We might have returned a few indictments on it, but that would have been the end of the case. We wanted convictions and not indictments, and in order to get the evidence necessary we had to have a confession. We were certain Cicotte knew more than many others whose names had been given us, and so we went after him. Of course, we have to concede something to such a witness, and we'd rather see Cicotte free and convict the rest than to let them all get away."

This official refused to say whether an agreement for immunity had been reached with Cicotte before the pitcher confessed.

The ball players and gamblers indicted by the Grand Jury probably will be brought to trial in January, it was said. Judge Robert E. Crowe, newly elected State's Attorney, takes office in December, and it is believed that immediate prosecution will be instituted.

COCHRAN SAILS TODAY.

Boxing Promoter Satisfied with the Dempsey-Carpentier Situation.

Charles B. Cochran, London theatrical manager and the promoter, jointly with Tex Rickard and William A. Brady, of the Dempsey-Carpentier boxing match for the championship of the world, sails today on the White Star liner Adriatic for England, well satisfied with the settlement of the conditions for the big fight.

"I had hoped," said Mr. Cochran yesterday at the Hotel St. Regis, "to arrange for the Dempsey-Carpentier match to take place in London, but as Jack Kearns would not, on behalf of Dempsey, consider Europe as a battleground, I did what I thought was the next best thing in joining forces with Rickard and Brady. I have not the slightest doubt that the fight will attract the best sportsmen from all parts of the world, who will travel thousands of miles by sea and land to see it.

"As my two colleagues are Americans," Mr. Cochran continued, "I am happy to leave the selection of a place to them, but I hope it will be arranged in or near New York. I shall return to assist in the organization of the big match early in the Spring of 1921, or sooner if my presence should be needed."

BOWIE ENTRIES.

FIRST RACE—For two-year-old maidens, claiming; seven furlongs—Nohant 112 pounds, Julianne 112, Jamaica Belle 104, Artful Dodger 112, Dreamer 112, Attorney 112, Mollie Barnes 109.

SECOND RACE—For two-year-olds, claiming; seven furlongs. Rosecliff 109 pounds, Eastward Princess 109, *Lyric 107, Lough Maiden 109, Buddy Reedy 112, *King Belle 104, Dantzig 112.

THIRD RACE—For three-year-olds and upward, claiming; six furlongs. Plantagenet 111 pounds, Vesuvius 108, Sammy Kelly 111, Racoteuse 108, *Sun Rose 103, Huron II. 111, *Burgoyne 103, Huntsman 111, Babette 108, Little Maudie 113, Courting Colors 111, Ballarosa 111, Old Rose 111, Turf 116, Vim 108, Largelee 105. Also eligible: Daisy Vein 113, Toadstool 111, Leoti Fay 108, Lonely 105.

FOURTH RACE—The Twin Cities Handicap, for all ages; one mile. Tippity Witchet 123 pounds, War Note 115, Recount 106, Super 104, Ticklish 103, Head Over Heels 100, Mock Orange 98.

FIFTH RACE—For three-year-olds, handicap, claiming; mile and a sixteenth. Goaler 120 pounds, Lord Herbert 116, Snap Dragon 24 126, Sunnyland 118, Berlin 112, Runecraft 112, *St. Germain 103.

SIXTH RACE—For three-year-olds and upward, claiming; mile and a sixteenth. Tantalus 110 pounds, Great Gull 112, Flibberty Gibbet 116, Widow Bedotte 100, Hendrie 106, Gain de Cause 104, *Veteran 113.

SEVENTH RACE—For three-year-olds and upward, claiming; mile and seventy yards. Woodthrush 113 pounds, Rouen 113, Arbitrator 114, Austral 111, Paul Connolly 108, Bogart 108, Favor 103, Swirl 102, Nancy Ann 97, *Jack Reeves 106, *Spearlene 103, *Margery 100.

*Apprentice allowance claimed.

Weather, raining; track, muddy.

LYNCH AND HERMAN MATCHED FOR BOUT

West Side Boxer and Bantamweight Champion to Meet at Madison Sq. Garden Dec. 2.

New York followers of boxing are promised two championship bouts within the next three weeks. The first of these contests will be the lightweight title match, in which Benny Leonard will defend his laurels against Joe Welling of Chicago on Nov. 26. The second championship battle is slated for Dec. 2 and will bring together Pete Herman, leader of the bantamweight division, and Joe Lynch, the west sider, who has been clamoring for a crack at the midget title for several years.

Negotiations for the Herman-Lynch bout were concluded yesterday. No official announcement was made, but from a thoroughly reliable source it was learned that the terms offered by Promoter Tex Rickard have been accepted by Eddie Mead

A. A. U. INSURGENT TICKET VICTORIOUS

Result of Election at New Orleans Means Inquiry Into Olympic Conditions.

WEAVER CHOSEN PRESIDENT

Wins from Obertubbesing of New York by Vote of 55 to 21—Justice Weeks Is Defeated.

NEW ORLEANS, Nov. 16.—Insurgent forces scored a victory tonight when the Amateur Athletic Union elected the entire insurgent ticket and adopted a resolution providing for investigation of charges made by American Olympic athletes that they were badly treated at Antwerp in the way of accommodations and transportation to and from the Olympic Games there.

Sam Goodman, President of the Pacific Coast Association, was sponsor for the resolution calling for an investigation of the American Olympic Committee. William C. Prout of the New England Association, Jeremiah T. Mahoney of the Metropolitan Association and Charles B. Lynch of the Central Association were named as the committee to conduct the inquiry, which will deal also with the method followed in the selection of the team sent abroad.

Robert S. Weaver of Los Angeles was elected President over Herman Obertubbesing of New York by a vote of 55 to 21. The other officers elected were: C. W. Streit, Birmingham, First Vice President; C. W. Cuddy, Boston, Second Vice President; P. Jordan, Indianapolis, Third Vice President; W. J. Slattery, Philadelphia, Fourth Vice President; Fred W. Rubien, Secretary and Treasurer.

The defeat of Chief Justice Bartow S. Weeks as one of the Trustees after holding office in the A. A. U. for years, was considered a blow to the group which has been in charge of the affairs of the amateur union. The new Trustees elected were Colonel J. V. Clinnin, Chicago; W. Prout, Boston, and Sam Goodman, San Francisco.

CORNELL IN GOOD SHAPE.

Starts Preparing for Penn Game Under Encouraging Conditions.

Special to The New York Times.

ITHACA, N. Y., Nov. 16.—Serious preparations for the final football game of the schedule, that with Pennsylvania on Thanksgiving Day, got under way this afternoon on the Cornell 'Varsity Field when Coach Dobie had the squad driving hard in a long practice, which started with fundamentals and wound up in a scrimmage played under the glare of high-powered electric lights.

The whole 'Varsity team was on the field, and appears to be in good shape. In fact, the squad is in much better condition physically and mentally than any Cornell eleven since the famous 1915 team, which under Charlie Barrett made gridiron history for the Ithacans. Barrett's last team in 1915 was also the last Cornell team to defeat the Quakers. It is Cornell's hope that Dobie's first team will duplicate the performance. If it succeeds, the Cornell season will be rated a success.

There were few changes in the lineup of the 'Varsity today. Gouinlock was at left end and Munns at right, but Finn, who has been alternating with Gouinlock, did not get into the scrimmage. Knauss and Dodge were at tackles, but Goetz played left guard, instead of Pendleton, with Miner on the other side of the centre. The first backfield lineup contained Hoff, Carey, Kaw and Mayer. Later in the game Dunleavy went in at left half and Lechter was used at fullback.

It was noticed that much of the time today was devoted to developing at least three new plays, worked out behind formations essentially different in style from those Cornell has used before.

N. Y. U. DRILLS IN MUD.

All the Regulars in Lineup for First Time This Season.

Despite the rain that made Ohio Field a sea of mud, the New York University football team had its daily practice session yesterday. Coach Gargan did not give his charges any scrimmage, as he did not want to take chances of injuries.

All of the Violet players were in the workout yesterday, the first time this season that some one has not been absent because of injuries. Ryan was at fullback all of the time and Levin played end. Pitt also got into the line-up, and his shoulder seems to be coming around in fine style.

The lineup yesterday follows: Adams and Levin, ends; Pitt and McFadden, tackles; Horrigan and Maccomber, guards; Brin, centre; Jackson, quarterback; Weinheimer and Nelson, halfbacks; Ryan, fullback. This is the team that will probably start against the Engineers.

STEVENS FACULTY HELPS.

Excuses Football Men from Classes to Give Them Longer Practice.

That Stevens Tech faculty, students and team are all determined to win the final game of an undefeated season with N. Y. U. on Saturday was evidenced when the faculty excused the men of the varsity team yesterday afternoon from classes at 2:30 so that practice could be held at 3 o'clock instead of at 4:30. This was an unprecedented action on the part of the faculty.

The practice was held with the utmost secrecy, but, from what could be learned after it was over, the varsity made the scrubs look like a bunch of schoolboys. The men had some difficulty in plowing through the rain and mud and when they came into the showers they were hardly recognizable.

Johnson, the big centre, who has been out of practice for about a month with a twisted ankle, was back at work again. Herty, the star quarterback, was also in togs after a forced vacation.

SHORT WORKOUT FOR NAVY.

Two Backfield Combinations Are Tried in Gridiron Practice.

Special to The New York Times.

ANNAPOLIS, Md., Nov. 16.—In spite of the anxiety of the coaches to get in all the work possible in preparation for the Army game, conditions were so bad this afternoon that out-of-door practice lasted only about half the usual period.

At the start the backfield consisted of Conroy, Koehler, Hamilton and McKee, changing later to Noyes, Rawlings, Watters and Rooney, while still others were given a chance at some period of the practice. Cruise, the regular back of last season, is still able to do only light work.

Harvard Five to Play Centre.

CAMBRIDGE, Mass., Nov. 16.—Harvard athletic authorities announced tonight that the Centre College basket ball team would play Harvard here on March 7 next. Several of the members of the football team which recently played Harvard are on the Centre basket ball squad.

American Women Lose.

LINCOLN, England, Nov. 16.—The American women's hockey team was defeated today by the Lincoln and Kent women's team by a score of 8 to 2.

No More Games for Service Teams Until They Meet Here

Neither the Army nor the Navy football team will play again until they meet at the Polo Grounds here Nov. 27. This was decided today when West Point, because of "unforeseen circumstances," canceled its contest against Colby scheduled for next Saturday. George Washington University already had canceled its game with Annapolis.

HARVARD PRACTICES IN BASEBALL CAGE

Rain Storm Drives Eleven Indoors for Signal Drill—Coaches Experiment.

Special to The New York Times.

CAMBRIDGE, Mass., Nov. 16.—A rain storm drove the Harvard 'Varsity football team into the baseball cage for the early part of this afternoon's drill, the signal practice taking place under cover. This was fairly long, several possible combinations for Saturday being tried in the line and backfield. But the coaches still declined to announce the final lineup for the New Haven game on Saturday. The 'Varsity worked with Kane at left end, Sedgwick and Faxon, left tackle; Tolbert, left guard; Havemyer, centre; Brown, right guard; Lockwood, right tackle; Crocker and Macomber, right end; Fitzgerald and Buell, quarter, and in the backfield, besides Horween and Owen, the three right halfbacks, Churchill, Fitts and Humphrey, and all had a chance with the first string arrangement.

The fact that John Gaston did not get into the drill at right end for the 'Varsity today is taken to mean that he had been eliminated as a prospective starter at New Haven. Coach Fisher has wanted Gaston badly, for up to a few weeks ago he was showing more promise than any of the other end rushers. He played for a short time against Brown, and did not injure his hand again, but his absence from work was too long for him to pick up his game where he left off when obliged to retire to the side lines. Gaston will be available as a substitute. The placing of Lockwood at right tackle today was not indicative that he will replace Hubbard. The latter had classes this evening and could not come to the field.

After the signal drill in the cage today the first and second 'Varsity teams worked outside in the rain on defense against the Scrubs. As was the case yesterday, this was a dummy scrimmage. There was a long kicking drill, with the second team charging through on Fitts, Owen, Churchill and Humphrey.

Leo Leary was on the field coaching again today. Harvard has had trouble with the ends all year and after seeing what happened at Princeton because of Yale's weakness on wings, Leary has been pressed into service to bring Crocker, Kane, Macomber, Gaston and Finley up to the highest possible standard.

The regular right guard Tom Woods, was on the field today, dressed in football togs, for the first time since the Princeton game. He did not get into the signal drill, but just jogged about. He never had been injured before and is worrying not a little. The idea now is to start him if he can get into trim by Saturday.

Tomorrow's drill will be the last long one of the season and unless Woods is able to go through it all and at required speed it will be reasonable to consider his chances poor for standing up through the New Haven battle. The loss of Woods would be serious for Harvard.

While Buell is running the 'Varsity at quarter with Fitzgerald, the latter will start the game. But not until the men go on the field will Coach Fisher decide whether Fitts, Churchill or Humphrey will start in the backfield with Owen and Horween.

FORDHAM TAKES IT EASY.

Has Signal Drill and Blackboard Talk Indoors During Rainstorm.

The Fordham football team was not idle yesterday afternoon despite the rain. The Maroon athletes went through a short charging practice on Fordham Field, but the sudden downpour forced Coach Dumoe to call a halt to the outdoor practice. He ordered the players to the gymnasium, however, where they exchanged their cleated footgear for rubber-soled shoes and held a long signal drill.

This was followed by a blackboard talk in the dressing room by Coaches Dumoe and McDonald. The Maroon mentors outlined in detail the plays that Fordham will use against Holy Cross on Thanksgiving Day. An entirely different plan of attack from what Muhlenberg will have to face next Saturday will be employed by the Purple eleven.

The Maroon is expecting a comparatively easy time with Muhlenberg this week and Dumoe intends to let his substitutes bear the brunt of the Allentown aggregation's attack. Steele, Halloran, Miller and Dufft, who have been on the hospital list for the last couple of weeks, are all rounding into shape again, but they will probably be saved for the final game of the season with Holy Cross.

Dumoe announced that a practice game would be staged this afternoon between the 'Varsity and the second team. The rest of the week will be given over to preparation for the Holy Cross contest.

ARMY LINE IMPROVES.

Daly Tries New Combinations—Game with Colby Eleven Canceled.

Special to The New York Times.

WEST POINT, N. Y., Nov. 16.—In spite of a cold rain which made a sea of mud on the plains, Coach Charley Daly drove the Army eleven through a stiff workout this afternoon. The cadets, with all the 'Varsity men back in the lineup for the first time since the Notre Dame game, went through a rough half hour with the scrubs. There was clean handling of the ball on the part of the backs, nothwithstanding the slippery oval and heavy going. The "mules" yielded one touchdown to the big team, Lawrence going over for the score.

The 'Varsity line today showed improvement. Mulligan played in Lou Storck's place at left tackle. Richards, too, was on the second team today at halfback. The 'Varsity's backfield was made up of a likely looking combination consisting of Captain Wilhide at quarter, Lawrence and Smythe, halfbacks, and French at fullback. Richards, whose defensive playing has been excellent, gave way to Lawrence. The latter is a fair line cracker and uses keen judgment in picking openings. Breigster played at guard for a while. It was the first time the big fellow had scrimmaged in a fortnight.

The Army management announced today that, because of unforeseen circumstances the game scheduled for this week with Colby had been canceled. This means that the Army eleven will not play another game prior to meeting the Navy at the Polo Grounds in New York, Nov. 27.

WESLEYAN ELECTS NEWHALL

Fullback Chosen to Lead 'Varsity Football Team Next Year.

Special to The New York Times.

MIDDLETOWN, Conn., Nov. 16.—Elliot M. N. Newhall of Springfield, Mass., this afternoon was elected Captain of the Wesleyan football team for next year. Newhall has been a regular member of the varsity eleven for the last three years. He made the team in his freshman year, during the student army training corps days, playing a strong game at right end. He played at the same position all last year. This year he was shifted to the backfield at fullback. Newhall prepared for college at Springfield High School, where he played end for two years.

ELI WARRIORS GET VICTOR'S WELCOME

Yale Students, with Brass Band at Head, March Behind Returning Eleven.

Special to The New York Times.

NEW HAVEN, Conn., Nov. 16.—The Yale football eleven returned to this city at noon today and was received with honors never exceeded for a victorious team when it reached home. More than 1,000 undergraduates had marched to the railway station in a pouring rain and, forming in line behind autos containing the eleven, marched, headed by a brass band, back to the campus, singing football songs and cheering the team.

The ovation indicated the frame of mind of the college at the spirit of the eleven which, even in defeat, is believed to be equal to the task of playing an even game against Harvard here Saturday. Most of the undergraduates believe that the eleven will look like a different playing proposition when it meets the Crimson here on Saturday. The feeling is deep seated that the eleven is capable of exhibiting an entirely different brand of football than that shown at Princeton. A big mass meeting will be held Thursday evening to kindle the enthusiasm of the students for the game on Saturday.

Tom Dickens was not in the line-up today, because of the heavy rain and the slippery condition of the gridiron in the Bowl, but he will report tomorrow, and it is believed that he will resume his position at left tackle. Into will be switched to right tackle, crowding the veteran Leon Walker to the side lines. Walker will probably replace Dickens during the second half against Harvard. Into outplayed Walker in the Princeton game. He was pitted against the colossus, Stanley Keck, and honors were nearly even in the remarkable playing duel.

The first eleven was reorganized this afternoon for the closing game of the season. Perry Bean was given right end, displacing Dilworth, who was circled several times by Princeton last Saturday. Herbert Kempton was assigned to the quarterback position, which he played last year and where he was found until midseason this Fall. He has displaced Thorne Murphy, who has been both out of physical condition and playing form for the last three weeks. Murphy will probably appear in the Harvard game only as emergency field general and dropkicker.

Jess Sturm was given fullback, displacing Doc Jordan. Sturm succeeded Jordan in the second half of the Princeton game last Saturday, and was vastly superior to the first-string player. Sturm has worked his way from the third eleven to the first this Fall, and his selection for fullback was directly due to his clean-cut showing in the final period at Tigertown.

Although today's practice was in the rain and the players were so completely covered with mud at its close that it was impossible to distinguish them, they ran through twenty-minute playing halves. Except for rare forward passes from Kempton to Cutler, the 'Varsity employed old fashioned line attack formations which yielded two touchdowns, the first by Frank Kelly, the second by Sturm. Both resulted in smashes through the line for short plunges. A feature of the scrimmage was a fifty-yard run by Kempton on the opening play of the game.

In addition to the regular coaching staff, Foster Rockwell, Paul Veeder and Bill Bomar assisted Chief Tad Jones.

The 'Varsity line-up:

Cutler, left end; Into, left tackle; Acosta, left guard; Cross, centre; Callahan, right guard; Walker, right tackle; Bean, right end; Kempton, quarterback; Aldrich, left halfback; Kelly, right halfback; Sturm, fullback.

The second team line-up:

Eagan, left end; Munger, left tackle; Trippe, left guard; Moore, centre; Herr, right guard; Trowbridge, right tackle; Button, right end; Dan Kelley, quarterback; Wakelee and Knapp, halfbacks; Webb, fullback.

COLUMBIA WADES IN MUD.

Holds Signal Drill and Scrimmage on Rain-Soaked Field.

With the Penn game looming up on the horizon, Coach Buck O'Neill of Columbia refused to be driven indoors by the steady drizzle of rain yesterday. The South Field gridiron was soon turned into a quagmire of mud and slush, but O'Neill, after a short preliminary session with the signals, pitted the 'Varsity eleven against the scrubs in a prolonged scrimmage tussle. Despite the bad footing, the Blue and White players were kept at work until long after dark, when the rain had begun to form miniature lakes in their path.

In this unfavorable setting O'Neill concentrated most of his efforts on the forward pass, which was used sparingly but successfully against Cornell. Conditions were hardly ideal for practice in the air attack, but the time before the Penn game is so short that the Columbia tutor felt that desperate remedies were necessary. The Blue and White is working on several new formations in the aerial attack for Saturday's battle at the Polo Grounds, and the brunt of this week's preparation will likely be devoted to this work.

Walder, guard, and Modarelli, the veteran tackle, were still missing yesterday with injuries. Walder has a bad leg and Modarelli is suffering with several torn cartilages in his left shoulder. Calloway, the dusky guard, was sent to the tackle position in place of the latter, and Korn, the 250-pound guard, filled the negro's shoes. Hinch played for Walder on the left side of the line. The backfield was made up of Harris at quarterback, Canapary and Eccles at halfback, and Thornton at fullback.

The most notable absentee was Bob Pulleyn, 'Varsity end, who continued to seek the seclusion of the bench after he had been withdrawn from his position on Monday. Pulleyn's successor at present is Captain Jack Kienninger, who has been revamped from a centre into a wing defender. It is probable that Pulleyn will finally be returned to his position, but Kienninger will be first substitute for end.

The public sale of tickets for Saturday's game, which began on Monday, has been of such volume to convince the Columbia athletic authorities that a crowd exceeding 30,000 will watch the rivals at the Polo Grounds. Columbia students and graduates are still applying for the tickets and the public is displaying great interest in the game. The tickets are on sale at the Spalding stores, the Columbia University Club, the offices of the New York Baseball Club and at the Columbia athletic offices.

Advices from Pennsylvania yesterday stated that the Red and Blue is coming to the Polo Grounds 3,000 strong. The Quaker students seem not a whit discouraged by the season's reverses, the biggest disappointment of which was the Dartmouth defeat. The team came out of the latter battle very badly bruised. Captain Hopper and Joe Strauss will not be able to play at all on Saturday because of their injuries.

CYCLE PAIRINGS ANNOUNCED

Task of Teaming Riders for Six-Day Armory Grind Completed.

Three bicycle races will be conducted Saturday night at the Twenty-second Regiment Armory, on the eve of the six-day race which will be held Nov. 21 to 27, inclusive. One of them will bring Arthur Spencer, sprint champion, against Alf Goullet, Ray Eaton and Marcel Dupuy, in a one-mile international alternate race. The event will be run in four heats, three riders starting in each heat. Other events include an unlimited team pursuit race, a ten-mile open event, a one-mile handicap for amateurs and a two-thirds mile handicap for professionals.

The task of teaming the riders entered for the six-day grind, was completed yesterday. Fifteen combinations will start as follows: Goullet and Hill, Magin and Madden, Eaton and Kaiser, Hanley and Keller, Lang and Osterriter, Bello and Kopsky, Drobach and Weber, Gaffney and Verraes. American teams: Girardengo and Oliveiri and Madonna and Lagarmasino, Italian riders; Spiessens and Buysse and Aertz and Deruyter, Belgians; Dupuy and Godivier, French riders; McBeth and Walker, Australians, and Spencer and Corry, Australian-Canadian combination.

U. S. G. A. to Hold Its Annual Meeting at Waldorf on Jan. 7

Selection of courses for the three national golf championships—the amateur, open and women's—will be made at the annual meeting of the United States Golf Association, the date of which was announced last night by Secretary W. D. Vanderpool as Friday evening, Jan. 7, in the Hotel Waldorf. This is one week prior to the date set for the gathering of the Western Golf Association. Before the meeting the Executive Committee of the association will compile a list of at least three suitable courses. The Professional Golfers' Association, however, will be consulted concerning the scene for the open championship, and the Women's Committee will be asked to state its preference for the women's title play. The U. S. G. A. itself will select the course for the amateur struggle, and it is understood that the tournament will be awarded to the West. Officers will also be elected at the meeting.

DARTMOUTH'S TRIP TO COAST ARRANGED

Green Eleven Will Leave for Washington Directly After Game with Brown.

Special to The New York Times.

HANOVER, N. H., Nov. 16.—Final arrangements completed here today by the Dartmouth Athletic Council call for the football team's departure from Boston Saturday afternoon at 6 o'clock for the big game in Seattle against the University of Washington. Coach Spears will not pick the men for the trip until the last minute, reserving his decision until after the Brown game on Braves Field, Boston, Saturday. In all, twenty-one players will be taken, in addition to Coaches Spears and Cannell, Manager Freeman, Graduate Manager Pender, Trainers Hillman and Bowler, and Professor James T. Richardson of the athletic council. A special car has been engaged for the Green squad. The first stop will be made at Chicago, where a three-hour lay-off will be given the team.

The men will arrive in St. Paul early Monday morning. There a tour of the city will be made under the auspices of the Dartmouth Alumni Association of the city. The men will arrive in Seattle, home of Washington University, Wednesday evening. Practice sessions will be held Thursday and Friday on Washington Field. Following the game Saturday, a round of entertainment will begin for the Green squad such as was accorded the Harvard eleven which journeyed to Oregon in the big intersectional contest a year ago. The men are due back in Hanover the following Friday morning.

The contest is the first transcontinental trip staged by the Dartmouth athletic authorities in the history of the college. Washington is observing its annual home-coming week next week and plans to make the Dartmouth game the big climax of the six-day celebration. The contest will mark the official opening of the mammoth stadium of the University.

The Dartmouth squad spent a long afternoon today in preparation for the struggle with Brown. Captain Robertson worked for some time in punting and his kicks averaged sixty yards. Robertson also showed pretty form in his forward passes. His shoulder, which has been such a handicap to himself and the team throughout the season, is now in fine shape. Sid Holbrook, '18, a brother of Pat on the present team, was on hand today, and, with the aid of Jack Cannell and King Brady, worked up a scrub team to run through the Brown plays for the benefit of the 'Varsity and substitutes.

PENN STATE CAPTAIN BACK.

Hess Returns to Lineup Fully Recovered from His Injury.

Special to The New York Times.

STATE COLLEGE, Pa., Nov. 16.—The worst storm of the season, with snow, rain and sleet alternately driven by a chilling wind, failed to stop practice for the Penn State eleven this afternoon. Coach Bezdek sent the team through a hard signal drill.

Captain Hess got back into harness today and seems to be fully recovered from his injury. Bezdek sent him in at his old post, right guard, and then sprang something of a surprise by giving Dick Rauch a tryout at right tackle. Rauch is a more experienced lineman than either Baer or Schuster, although tackle is a new position to him. His playing in the last two games has earned him a berth on the team, so Bezdek hopes to develop him into a good running mate for Beck. There were no other changes in the first team lineup today.

BOXING OFFICIALS PICKED.

Details Are Completed for Amateur Tourney to Be Held in Garden.

Final details of the Metropolitan A. A. U. annual boxing championship tournament, which will be held in Madison Square Garden Nov. 29 and 30, have been completed with the appointment of officials to govern the contests. The Boxing Championship Committee, at its meeting yesterday at local A. A. U. headquarters, selected the referees, judges, clerk, weighers, timers, physicians and announcers to officiate in the tournament.

This year's tournament marks a departure from the plan of previous years, when the bouts were conducted in the gymnasiums of private clubs for the benefit of members. The general public, therefore, was deprived of an opportunity to see the amateurs in their ring struggles.

The list of officials selected for the tournament follows:

Referees—Ed Forbes, Brooklyn Eagle; Tom Smith, Hudson Guild; Casper Kerschner, Queensboro Elks; Harry Ertle, Jersey City.

Judges—John P. Boyle, Clermont A. C.; John J. Walsh, Eastime A. C.; John J. O'Brien, New York A. C.; Joseph Conlon, St. Bartholomew's A. C.; Herman Obertubbesing, West Side Y. M. C. A.; J. W. Stumpf, Grace Club; W. E. Cann, Elizabeth Y. M. C. A.

Clerk—Benjamin Levine, Y. M. H. A.

Weighers—Steve Byrnes, Trinity Club; Nat Osk, Ninety-second Street Y. M. H. A.; Charles Diehm, National A. C.; J. J. Flanagan, Bronxdale A. C.; S. Crino, St. Bartholomew's A. C.

Timers—Captain C. J. Dieges, New York A. C.; Chris Dalton, New York A. C.; J. J. Dolan, Irish-American A. C.

Physicians—Dr. T. D. Lehane, Dr. C. A. McCarthy, Dr. Edgar T. Ray.

Announcers—W. Rossmack, St. Bartholomew's A. C.; Pete Prunty, Fairmont A. C.; Joseph Ruddy, New York A. C.

McGILL TO SWIM YALE.

Canadian University to Send Team to New Haven in Mid-December.

MONTREAL, Nov. 16.—A dual meet will be held between the McGill and Yale swimming teams about the middle of December, it was announced here today. The meet will take place at New Haven, and it is expected that a return meet will be held in Montreal later in the year.

Amateurs to Box in Pittsburgh.

PITTSBURGH, Nov. 16.—An invitation amateur boxing tournament, under the auspices of the A. A. U., will be held at the Pittsburgh Athletic Association on Nov. 27, it was announced here today.

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Arthur McGovern's method of repairing the human system has been acclaimed by leading medical authorities. McGovern's Gymnasium, 5-a West 68th Street. Telephone Columbus 2928-9100.—Advt.

YALE CLUB DEFEATS HARVARD AT SQUASH

Elis Pull Match Out of Fire After Poor Start in Class B Title Play.

CLASS B—METROPOLITAN LEAGUE.
Squash Tennis Standing.

	Won.	Lost.	P.C.
Yale Club	1	0	1000
Crescent A. C.	1	0	1000
Harvard Club	1	1	.500
Princeton Club	1	1	.500
D. K. E. Club	0	0	.000
Columbia Club	0	1	.000
Army and Navy Club	0	1	.000

The Yale Club defeated the Harvard Club and the Princeton Club won from the Columbia Club by identical scores of 4 to 3 in the squash tennis tournament for Class B championship of the Metropolitan League yesterday afternoon. In a third contest the Crescent A. C. made a clean sweep against the Army and Navy Club, capturing four of the seven matches by default. The military team was not yet in shape to start the season, but hopes to have its forces well organized in time for next week's matches. Yale and the Crescent A. C., winning their first matches of the season, leaped at once to the top of the standing, with the Harvard and Princeton teams, which had met the preceding week, in the .500 class.

The Harvard Club team, playing on its home courts, had been picked as the probable winner over its Yale rivals after its impressive victory of the previous week over the Princeton Club by a score of 6 to 1. The Crimson players started as though they meant to swamp their rivals yesterday. They won the first three matches to be played. The Yale players then began an uphill battle. Each of the remaining four players, realizing that upon him rested the chances of a Yale Club triumph, fought with especial vim and spirit and to such good purpose that each turned in a victory. The result hinged upon the last match to be competed. This was between Lindsey Bradford, who was substituted on the Eli team at the last moment for J. T. Tomlinson, and L. A. Ingalls, Jr. Bradford's game was altogether too speedy for his opponent and he won at 15—5, 15—7, making the final score 4 to 3 in favor of the Yale Club.

The match between Whitlock of Harvard and Roome of the Yale Club produced some of the prettiest rallies of the day. Play in the second game was particularly keen. Roome had a lead of 10½ in this game, but could not hold his advantage. The Harvard man, shooting with great steadiness, evened the score at 12—all and then ran out the remaining points in short order.

Taylor Downs Martin.

Martin and Taylor also had an exciting struggle in their second game before Taylor was able to win for the Harvard Club at 15—5, 18—13. Martin led throughout the second game, Taylor drawing even on several occasions only to have the Yale man forge ahead again. But Taylor finally set the game at 13—all and then scored five straight aces, hitting with great vigor to the corners and killing the ball with shots that landed but an inch or two above the tell-tale. Walker's victory for the Yale Club was scored only after the most stubborn sort of resistance from Carson. Walker won by 14—17, 15—10, 15—5, both men playing excellent squash throughout. Trounstine of the Yale Club had a hairline margin over Hemenway, as the scores of 15—11, 12—15, 17—16 indicate, and Schermerhorn also had his troubles defeating Duncan. Ritchie of Harvard earned a decisive victory over Howard.

The Princeton-Columbia Club encounter at the Yale Club also produced several close matches, notably those in which Harris of Princeton won from Chambers and Monks defeated Mahon. Monks had the distinction of turning in the fourth and decisive victory for the Princeton Club. Monks took the first game, 18-13, after the hardest kind of battling, and won the second after the lead had seesawed between the two in sensational fashion. Monks ran up a lead of 11-4 in this game, only to see his rival gradually draw even and finally set the game. Mahon then took the reins in his hands and piled up four aces while Monks was making one. The score was then 17-14, with Mahon but a point away from evening the games.

But Monks began to take chances at this point, and hit with such speed as to force his opponent into wildness. Monks won the last and match point by working the angles cleverly, so that the best Mahon could do was to smash the ball into the tell-tale. Monks might have triumphed with greater ease but for his habit, on service, of sending the ball to Mahon's forehand, instead of taking advantage of the rules and reversing the proceeding. Mahon is a southpaw, and hits the ball with great power on his left side.

Close Call for Piel.

The captains of the two teams met in the match between Robert Piel and W. H. Putnam. Piel was the only Princetonian who had been able to turn in a victory against Harvard the preceding week. He defeated Putnam in a nip-and-tuck battle by 17—16, 15—11. Harris and Walker turned in other well-earned victories for the Tiger Alumni, while Kimbel, Scott and Simmons won the three Columbia matches, each one of them being decided in straight games. The decisive victory of Kimbel over Rowe was something of a surprise. Rowe was formerly a player of reputation with the Crescent A. C., and this was his first appearance with the Princeton Club. He was evidently short of practice, and Kimbel won easily, 15—8, 15—6. Harris started slowly against Chambers, as is his wont, but made a strong finish.

The debut of the Army and Navy club in Metropolitan interclub squash circles was not auspicious. The team has not yet had a chance to get into its stride, and two of the three matches that were actually played yesterday went to the Crescent racquet-wielders, Doig and Baxter, in comparatively easy fashion. In the third match, Sterling won from Ayers in three games that had spectacular trimmings. The scores were 15—6, 12—15, 17—11. Three of the remaining members of the Army and Navy team, McVaugh, Farrell and Smidt, were prevented by other engagements from playing, and the seventh man, Major G. S. Hibbard, was ill. Increasing the teams this year from five to seven men has found the Army and Navy club somewhat handicapped because of lack of material, but the club expects to have this short-handed condition remedied in time for its encounter next week with the D. K. E. club.

The summaries:

Yale Club, 4; Harvard Club, 3.

F. D. Whitlock, Harvard, defeated Reginald Roome, Yale, 15—10, 15—12; Murray Taylor, Harvard, defeated Clyde Martin, Yale, 15—5, 18—13; F. G. Ritchie, Harvard, defeated T. R. Coward, Yale, 15—7, 15—3; J. F. Trounstine, Yale, defeated E. H. Hemenway, Harvard, 15—11, 12—15, 17—16; J. S. Walker, Yale, defeated W. M. Carson, Jr., Harvard, 14—17, 15—10, 15—5; A. C. Schermerhorn, Yale, defeated David Duncan, Harvard, 6—15, 15—9, 15—12; Lindsey Bradford, Yale, defeated L. A. Ingalls, Jr., Harvard, 15—6, 15—7.

Princeton Club, 4; Columbia Club, 3.

W. A. Kimball, Columbia, defeated Harold Rowe, Princeton, 15—8, 15—6; Basil Harris, Princeton, defeated F. W. Chambers, Columbia, 4—15, 15—4, 15—11; A. C. Scott, Columbia, defeated Jarvis Cromwell, Princeton, 15—2, 17—16; Robert Piel, Princeton, defeated W. H. Putnam, Columbia, 17—16, 15—11; G. A. Walker, Jr., Princeton, defeated H. R. Burt, Columbia, 15—8, 18—16; R. H. Monks, Princeton, defeated R. V. Mahon, Columbia, 18—13, 18—17; F. N. Simmons, Jr., Columbia, defeated A. M. Kidder, Princeton, 15—7, 15—10.

Crescent A. C., 7; Army and Navy Club, 0.

J. Doig, Crescent, defeated G. Carnochan, Army and Navy, 15—4, 15—10; A. Baxter, Crescent, defeated George Taylor, Army and Navy, 15—10, 15—10; K. M. Sterling, Crescent, defeated C. H. Ayers, Army and Navy, 15—16, 12—15, 15—11; J. W. Ivins, Crescent, won from K. T. McVaugh, Army and Navy, by default; C. W. Dingee, Crescent, won from T. S. Farelli, Army and Navy, by default; H. G. Treiss, Crescent, won from A. C. Smidt, Army and Navy, by default; N. F. Torrance, Crescent, won from Major G. S. Hibbard, Army and Navy, by default.

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LOST—Certificate No. 4 for 15 shares Prever Chemical Company; notice is hereby given that the said certificate will not be registered on the book of the company. Finder please communicate with V. Glatti, Treas., Prever Chemical Co., 78 Grand St., N. Y. C.

LOST — Velvet handbag, containing money, jewelry, Connecticut driver's license, letters, on Broadway, between 115th and 117th Sts., about 7 P. M. Tuesday; reward. Apply Furnald Hall, Columbia University.

LOST—Prospect Park and Coney Island Railroad STOCK CERTIFICATE NO. 177, dated Jan. 5, 1881, for 55 shares registered James F. Pierce. Return to BROOKLYN TRUST CO., 177 Montague St., Brooklyn.

LOST—Saturday, probably at or near Lord & Taylor's, patent leather envelope purse containing money, keys on silver key chain, &c.; reward. Room 1303, 160 Broadway. Tel. Cortlandt 2460.

LOST—ATTENTION—Taxi Drivers! Reward for return of black book containing information on washing machines; lost in taxi at Grand Central Station Tuesday. H. F. Harris, 620 5th Av.

LOST—Passbook No. 16930 of James Madden of the Chatham and Phenix National Bank, 200 East 57th St., New York; payment stopped; please return book to bank.

LOST—A gray silk and steel purse containing money and glasses. Reward if returned to Dr. George Maschke, 714 Longacre Building.

LOST—Black traveling bag containing wearing apparel, wrist watch and commutation ticket to Hewletts, L. I.; reward. Schuyler 3266.

LOST—Velvet bag containing money, Milch Gallery, 108 West 57th St., or on street; reward. Evans, Morningside 7700.

LOST—Bunch of keys, Sunday, 14th, between West 72d St. and Pelham golf links. 42 West 76th.

LOST—Black purse, containing $30 in gold. Return to Room 1409, 170 Broadway, for reward.

LOST—Blue taffeta umbrella, Broadway, near 91st St. Return 306 West 100th St., 2 E. E.

LOST—By working girl, considereble sum of money; liberal reward. D 65 Times.

Jewelry.

LOST—Platinum bar pin, 3 inches long, containing 6 diamonds, 5 pearls, Friday, Nov. 12, between 12 and 1 P. M., in Schrafft's, A. & S. underwear department or rest room, Fulton St., between A. & S. and De Kalb Av. subway stations of B. R. T., or De Kalb Av. station; liberal reward. Room 800, 44 Court St.

$250 REWARD for the return of a diamond drop earring with pear shape diamond; lost in or near Pickwick Inn on Sunday, Nov. 14, at about 9 P. M.; no questions asked. White & Co., 2 Rector St., N. Y. C.

LOST—Diamond bar pin set in platinum, lost either in an art shop named "Europe," 123 East 59th St., or on 59th St., between 3d and 5th Avs.; reward. Notify Randolph Compton, 14 Wall St., New York.

LOST or left in taxi, small green leather bag, containing jewelry, between Grand Central Station and East 86th St., at 12:30 P. M. Monday; liberal reward. Apt. 11 C. 830 Park Av. No questions asked.

LOST—Nov. 13, diamond ring, white gold octagon setting, between 137th St. and Willis Av., or 29th St. and 4th Av., en route Lexington Av. subway; liberal reward. Larine, care M. Weinstein & Co., 38 East 29th.

LOST—Saturday, Nov. 13, small gray jewel bag, containing three rings, on New York Central train, between Amsterdam and New York City, or Hotel Commodore. Telephone Riverside 7576. Liberal reward.

LOST—Platinum, diamond, emerald bar pin, Berger Restaurant or between 49th-57th Sts. and 6th Av.; liberal reward. Frothingham, 697 Madison Av. Plaza 8568.

LOST—Gold octagonal wrist watch on black ribbon, initials on back N. H. S., on 32d, between Pennsylvania Station and 5th Av. Miss Marriott, 155 West 75th.

LOST—Silver mesh bag, Monday, at Hoyt St. subway station; initials T. C. W., containing money and keys; liberal reward. Phone Bowling Green 6736 or Box S 997 Times Downtown.

LOST—On subway local, between 28th St. and Grand Central, Tuesday, about 5:30 P. M., a gold watch and fob; reward; no questions asked. K 462 Times.

LOST—Lady's wrist watch, ribbon band, engraved "I. H. to H. L., Sept., 1918," sentimental value, 3d Av. elevated, Saturday; reward. Phone 241 Spring.

LOST—Diamond ear screw, Saturday night, on the B. R. T. between Bensonhurst and East New York; liberal reward offered. M. Cooper, 94 Hertzel St., Brooklyn, N. Y.

LOST—Wrist watch, Saturday, platinum and diamonds, either B. R. T. subway, Waldorf or McAlpin Hotels; liberal reward. Fitzroy 2676, Extension 1.

LOST—Very liberal reward return diamond and platinum bar pin; lost Saturday or Sunday. Herbert, 270 Riverside Drive. Riverside 7274.

LOST—Silver mesh bag, initials "H. S." on southbound Broadway car between 108th and 58th Sts., about noon Monday, Nov. 15. D 73 Times.

LOST—Lady's bow-knot diamond pin, night of Nov. 6, 1920, vicinity of Peapack, N. J.; liberal reward. Room 508, 141 Broadway. Rector 7299.

LOST—In Plaza Hotel ballroom, Nov. 15, one single diamond drop. Reward if returned to Udall & Ballou, 574 5th Av. Tel. Bryant 4291.

LOST—Sunday, dinner ring, between Crotona Theatre on Tremont Av., 183d St., and Southern Blvd.; liberal reward; more than worth of ring. 1,771 3d Av. Lenox 2642.

LOST—Diamond and opal pendant, Saturday evening, between Rivoli and Pennsylvania Hotel; liberal reward. Wadsworth 9812, Apartment 52.

LOST—Diamond graduation ring, dated 1915; reward. Saber, 988 Union Av., Bronx. Intervale 2065.

LOST—Sunday morning, Nov. 14, a circular brooch, of sapphires and diamonds; reward. H. C. Schwab, 33 Pine St.

LOST—Diamond and platinum pinky ring with safety guard attached; reward. Livingston, 604 River St., Hoboken. Tel. 369-J.

LOST—Bar pin, platinum, pearl, 4 diamonds, at Biltmore Hotel, Sunday noon; reward. Return to St. Regis Hotel.

LOST—Small gold mesh purse, marked A. M. W.; reward. Plaza 1648.

LOST—Gold wrist watch, engraved May Giblin; reward. Return to 102 India St., Brooklyn. Phone Greenpoint 5262.

LOST—Carnegie Hall, Friday evening, black change purse, gold watch, key and change; reward. Phone Plaza 7052.

LOST—Gold watch, inscription "Nora Casey, Christmas, 1917"; reward. 233 East 32d.

LOST—Diamond-pearl pendant on chain, Sunday; reward. J. S., 110 Times.

LOST—Tuesday, pin, between 124th, 100th Sts. and Broadway; reward. Morningside 1723.

$1,000 REWARD,
no questions asked, for return of necklace containing 108 pearls with sapphire and two diamonds in clasp, lost Nov. 7, vicinity of 57th St. and Park Av. Marcus & Co. 5th Av. and 45th St.

$400 REWARD
for gold mesh bag, set with sapphires and diamonds, lost Nov. 13-14, between Brookville and Glen Cove, L. I.
TIFFANY & CO., 5TH AV. AND 37TH ST.

$50 REWARD
for return of pair of gold lorgnettes initialed A. L., lost Nov. 5, vicinity of 129th St. and Lenox Av. I. H. & B. H. Weinberg, 665 6th Av.

$100 REWARD, no questions, for return of 14-diamond bar pin, lost Sunday, Nov. 7. Phone Sterling 3616.

Wearing Apparel.

LOST—Hudson Bay sable neck piece Monday afternoon, between 3 and 4 o'clock, between 76th and Madison and 58th and 6th; liberal reward if returned to Mrs. Ward Smith, 981 Madison Av.

LOST—Dress suitcase containing suit of clothes, shoes and toilet articles; finder will be liberally rewarded. Address Lost, P. O. Box 799, New York City.

LOST—Seal scarf, Sunday evening, 90th St., between Broadway and Columbus Av.; liberal reward. 35 West 90th St. Phone Riverside 4588

LOST—Hudson sable scarf, 5th Av. bus, between 1-2 P. M.; liberal reward. Thompson, 50 East 61st.

Found.

FOUND — At Princeton, N. J., Saturday, Nov. 13, a bracelet for identification. Apply B. C. Hill, 501 5th Av., New York.

FOUND — Salesman's suitcase containing ladies' bags; give description. B 1046 Times Harlem.

PERSONAL.

RE MISS HARRIET GIBBS
of Stratford on Avon, Warwickshire, England, deceased.
The names and present addresses are required of the children of the late John Gibbs, brother of the above named Harriet Gibbs. Send particulars to Wilkins & Toy, Chipping Norton, England, Solicitors to the Executors of the Will of Harriet Gibbs.

AERIAL VIEW OF ST. PETERS.

In this week's MID WEEK PICTORIAL there is an etching of an aerial view of St. Peters, also of Castle St. Angelo and a new etching of Pope Benedict XV. There are 87 news pictures in the issue. On news stands, 10 cents.—Advt.

BOOKS FIXED TO HIDE KAISER IN MAIL DEAL

Lawyer for Two Dr. Rumely Co-defendants Admits $371,000 Payments Were Concealed.

WOMAN TELLS FIRM SECRET

Reveals Facts Connecting Mysterious "Perez No. 1" Account with Newspaper's Purchase.

Admission that $371,000 was received from Dr. Heinrich F. Albert, the Kaiser's fiscal agent in this country, by the law firm of Hays, Kaufman & Lindheim, but that no record was made of the transactions in the books of the firm, was made yesterday by Max Steuer, counsel for Kaufman and Lindheim, in the trial in Federal Court of Kaufman, Lindheim and Dr. Edward A. Rumely, owner of The Evening Mail from 1915 to 1917, the three of whom are jointly charged with concealing from the Alien Enemy Property Custodian the alleged German ownership of the newspaper.

The admission was made during the examination of Mrs. Elizabeth R. Kirkle of 401 East Twenty-first Street, Flatbush, who was employed as a bookkeeper by the lawyers. In reply to questions by Hugh Alcorn, Special United States Attorney General, Mrs. Kirkle identified ledger accounts, cash book entries and disbursements of the firm through check stubs. On Feb. 5, 1917, she said, Herman Sielcken, the "coffee king," then in Germany, was credited with opening an account with the firm of Hays, Kaufman & Lindheim with $150,000.

She admitted, however, that she did not know in what manner the money was sent to the firm, and said that other entries were made in Sielcken's name by somebody else. She was shown an account book which revealed that an erasure had been made and Sielcken's name substituted. She admitted that an erasure had been made, but she could not say by whom.

Mrs. Kirkle said the law firm deposited the money of its clients in the Central Trust Company, while the firm's personal account was kept at the Guaranty Trust Company. She identified through cash books accounts credited and paid to Rennskorff & Lyons, brokers, totaling $150,000. The money was paid in sums ranging from $20,000 to $50,000. The Government contends that Walter Lyons, a member of the brokerage house, received $5,000 for acting as "go-between" for Dr. Albert and Dr. Rumely in the purchase of the newspaper for the Imperial German Government. Mrs. Kirkle said the Rennskorff & Lyons account was closed on April 3, 1917, three days before the United States declared war on Germany.

The examination of Mrs. Kirkle also developed that the mysterious "Perez No. 1," whose account on the German Embassy's books was said by a previous witness to be the "Evening Mail account," also appeared on the books of Hays, Kaufman & Lindheim. She admitted she made the entry in the law firm's books, and explained that a withdrawal of $182.50 from the account represented a payment to Harry Stevenson, a lawyer, for the use of his name as the purchaser of 750 shares of the S. S. McClure Newspaper Corporation, a holding company formed by Dr. Rumely, the Government alleged, after he obtained control of The Evening Mail in June, 1915. Stevenson received $100 for his services, she said, and the balance of the withdrawal was charged to expenses. Stevenson admitted at the trial that he permitted his name to be used for the purpose.

Camp Upton Land Awards $566,812.

Owners of the land at Yaphank, L. I., on which Camp Upton was erected, are to receive $566,812 for their property. A final report on the condemnation proceedings was filed yesterday by Federal Judge Martin T. Manton in Brooklyn. Luke D. Stapleton, William H. Good and William S. Downs, the Commissioners, will receive $5,000 each. Judge Manton appointed Mr. Stapleton as a Special Master to sign all checks in payment of the awards. The awards and the fees of the Commissioners will be paid by the Government.

EXHIBITIONS & SALES AT THE
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¶ *To be sold Monday, Tuesday evenings, November 22, 23, at 8:15. Sales conducted by Mr. F. A. Chapman.*

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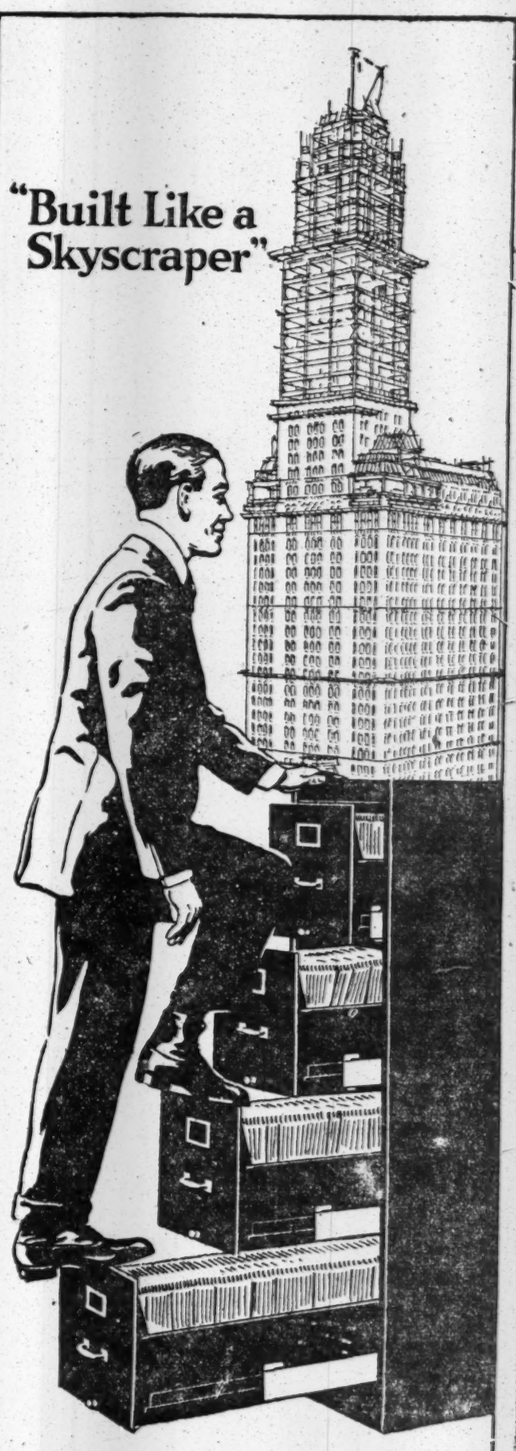

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REPORT SINN FEIN LOSING IN IRELAND

They Are Taking to Dugouts and Hidden Shelters as Farmers Are Refusing to Aid Them.

MANY PERSONS EMIGRATING

Defying the Sinn Fein Ban, Hundreds of Youths Are Leaving for This Country Monthly.

RAIL STRIKE TO CONTINUE

Workers Refuse to End It—Newspapers Urge Them to Return to Posts.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 16.—The report of impending negotiations between the Sinn Fein and the British Government put forward last night by The Star has, THE NEW YORK TIMES learns, this much truth in it, that the Sinn Fein is losing heart and is beginning to consider very earnestly how it may escape from the mess it has plunged Ireland into.

The proof of this lies in the growing coolness with which the extremists find themselves treated by the population generally. Not so very long ago the Michael Collins crowd, as Dublin Castle terms them, could move around the country, fully demanding and receiving hospitality of the best kind from the farmers. Now the farmers decline to aid them, and they are living in dugouts, shacks and any place they can get to shelter them. Moreover, the Secret Service is meeting with much greater success, and informers—those characteristic figures of grim Irish tragedy—are beginning to appear.

But regular negotiations still meet with the old difficulty. With whom can Dublin Castle negotiate? Who can stand forward and guarantee that police murders will cease?

Joseph Devlin, Nationalist leader, had a long talk last week with Premier Lloyd George, but he is not a Sinn Feiner. He leans to the Constitutional Nationalists, and has no power to speak for the Sinn Fein, even if he would.

Arthur Griffith is the "acting President of the Irish Republic," but he has nothing to do with the murder campaign, it is asserted.

Everything is so nebulous in Ireland, but the solid fact is that the little band of extremist leaders is on the run. Even the much vaunted "Republican Army" exists only on paper. In most villages there is a list of young men who have joined, but they do nothing. When orders are sent them for certain definite individuals to meet the leaders at a given point, and they attend the rendezvous. Perhaps they are detailed to ambush a police lorry. If the trap fails they are "demobilized" at once and return to their regular avocations. If they kill a policeman or two and believe themselves recognized, then a few more real recruits are added to the extremist band. If they are killed they are buried secretly and their friends are notified that they have "gone to America."

The police cannot catch the extremist leaders, but they can trace them across the country by reading reports of outrages. Where there are outrages the leaders have been, and when they pass on there is peace again.

Meanwhile the police and "Black and Tans" are growing more efficient. It has turned out to be a new kind of warfare they have tried to face, but they are learning how to cope with it now, and week by week the Sinn Fein finds it more difficult and dangerous to try to ambush them.

Another thing that Dublin Castle takes as showing how things are going is the record of emigrations. Instructions by the Irish Volunteers, sent out a few months ago, issued notice that the "departure of any Irish Volunteer during the most critical time of the war of independence can only be regarded as cowardly desertion." Sir Hamar Greenwood told the House of Commons recently how often he had received piteous letters from Irishmen asking him to aid their sons to emigrate secretly, and now it appears that Irishmen are beginning to brave the Sinn Fein ban. In January of this year only 136 Irish males left for America. In May there were 607, June 931, July 928, and, though there has been a falling off since then, put down by the authorities to seasonal variations, there were 600 in September and 850 in October.

Refuse to End Rail Strike.

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Special Cable to THE NEW YORK TIMES.

DUBLIN, Nov. 16.—The special trade union conference convened to deal with the situation created by the threatened closing down of the Irish railways sat until a late hour this evening. As a result the railway men are beginning their refusal to carry troops and munitions, but it is likely that a ballot of railway workers may be taken at a later stage.

Thomas Feran, President of the Irish Labor Party, and John Farren moved a resolution expressing the opinion that all the workers should be called upon to support the railway men in their struggle. After prolonged discussion, in the course of which an amendment that the whole matter should be deferred to a meeting representative of every section of the Irish people was withdrawn, the resolution was carried practically unanimously.

At the close instruction was given that when the delegates return to their respective centres steps should be taken to institute a census of food supplies available, with a view to preventing hoarding.

BELFAST, Nov. 16.—The Irish Nationalist press advises the railway men on strike owing to their refusal to carry soldiers and police, to give in.

The press points out that the strike will not check the transport of military and munitions, but will ruin the economic life of the country, especially the farming industry.

False Reprisals Report Sent Out.

LONDON, Nov. 16.—In the House of Commons tonight William Adamson, Labor member for Fife, announced that the Labor Party had received a telegram from the town clerk of Tipperary saying that Tipperary was being burned by Crown forces, who had cut the fire hose and were preventing the firemen from working by threatening to use their revolvers. Mr. Adamson demanded a discussion of the matter.

Sir Hamar Greenwood, Chief Secretary for Ireland, said he had telegraphed Dublin Castle and had received a telephone message from the District Inspector at Tipperary to the effect that the inspector's men had assisted in extinguishing a fire on Monday night and that today the town was quiet, and the story of its being burned was absolutely untrue. Sir Hamar added that this report was characteristic of many of the unofficial statements being circulated. He declared that the authorities were doing their utmost to suppress reprisals.

CORK, Nov. 16.—Armed and uniformed men burned several farmhouses last evening as a reprisal for the killing of two policemen recently from ambush.

DUBLIN, Nov. 16.—Three robbers, styling themselves Secret Service men, entered a branch bank here today and escaped with all available cash.

LONDON, Nov. 16.—Mrs. MacSwiney, widow of the late Lord Mayor of Cork, is still too ill to receive visitors, but she has taken provisional passage by a steamer for New York, and will go with several others to give evidence before the Villard Commission investigating the state of affairs in Ireland.

Mrs. MacSwiney has no intention of lecturing, and her stay in America is not likely to exceed a month. She was reluctant to go, but conceives it her duty to Ireland.

Peter MacSwiney of New York, the late Lord Mayor's brother, is in Ireland and will not accompany her.

Advertisements aggregating 47 columns, offered for insertion in today's issue of The New York Times, are crowded out on account of lack of space.

Awards a Soldier's Insurance To Grandmother, Despite Rule

INDIANAPOLIS, Nov. 16.—A decision by Federal Judge Anderson here today, giving a soldier's insurance to his aged grandmother, is contrary to the ruling of the War Risk Insurance Bureau that insurance disposed of by a soldier's will should revert to the State unless another beneficiary is specifically designated in the policy.

Without the court's decision payments on a $10,000 policy of Government insurance would have gone to half brothers of the soldier. The decision also held that cousins are not within the permitted class of beneficiaries.

When the soldier, Warren Johnson, was stopped from making his grandmother, Mrs. Nancy Chappell of Oakland City, Ind., his beneficiary on account of a bureau ruling that she was not within the permitted class, the evidence showed that he made out his policy to his estate, and then willed all his property to his grandmother and a cousin.

FOUR STAFF OFFICERS KIDNAPPED NEAR CORK

One, at Least, Assisted in Court-Martial of MacSwiney, and London Sees a Sinister Design.

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Special Cable to THE NEW YORK TIMES.

CORK, Nov. 16.—A kidnapping outrage, recalling in some respects the capture of Brig. Gen. Lucas in June last, is reported today. When the train from Cork to Skibbereen yesterday forenoon stopped at Waterfall, an isolated station, four staff officers were made prisoners.

One at least of the officers, who, in accordance with recent custom, were all traveling in plain clothes, is known to have been a member of the court-martial which dealt with the case of the late Lord Mayor of Cork, Terence MacSwiney, which gives a sinister color to the outrage.

When the trains halted at Waterfall six armed civilians covered the engine driver with revolvers, while the other men dragged the officers from their seats and placed them in motor cars, which were driven off to an unknown destination. It is believed they have been conveyed to a Sinn Fein prison.

One of the raiders is said to have remarked: "We must avenge the Lord Mayor's death."

The kidnapping was witnessed by a number of unarmed soldiers, traveling by the train, who did not interfere.

Report an Irish Priest Kidnapped.

LONDON, Nov. 16.—A dispatch to the Central News from Dublin says Father Griffin, a curate of Bushy Park, Galway, has been kidnapped from his residence by three unknown persons and that his whereabouts is unknown.

INVITE BRITISH AND IRISH.

Villard Committee Wants Embassy and de Valera Represented.

WASHINGTON, Nov. 16.—On the eve of the opening tomorrow of hearings here on conditions in Ireland before a commission appointed by the Villard Committee on Ireland to conduct the inquiry, announcement was made tonight that both the British Embassy and Eamon de Valera, "President of the Irish Republic," had been invited to be formally represented at the sessions by counsel or authorized spokesmen. No reply had been received by the commission tonight to these invitations.

The commission was informed today that passports had been granted to several of the witnesses it had invited to come from Ireland for the purpose of testifying in this connection. It was said that informal assurances had come from the British Government that it would not seek to interfere with the proceedings by preventing attendance of Irish witnesses or otherwise, although members of the commission, also understood that they could expect no assistance in their task from the British.

Creation in the United States of a nation-wide organization for aid to Ireland was urged today by Mr. de Valera in an address before a conference of Irish sympathizers.

Mr. de Valera declared it was necessary for the friends of Irish freedom to create a new organization in this country and that the organization would be "worse than useless" unless it were made broad enough "to embrace every sympathizer with Ireland's rights."

His proposal was that the State be the main unit of organization, "with State control and independent action, the necessity for concerted action throughout the entire nation will permit.

GETS ELECTRIC LIGHT FROM KITCHEN TAPS

French Scientist, Who Operates a Home Dynamo, Says Other Households Waste Power.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 16.—Every house with its own electric generating installation is the dream which M. E. Colardeau, French scientist, expounded before the French Academy of Sciences yesterday. "We Waste Too Much Energy," was his text, and he proceeded to show how scandalous was the waste.

Wind power was wasted wholesale, but even more culpable was the waste of waterpower within one's own house. "The force of every kitchen and bathroom tap is wasted," he declared, and he put forward a scheme which he believes can be made practicable to utilize the force from into water that runs from every kitchen tap, which Paris derives from a reservoir 200 feet above the city.

This is where M. Colardeau's invention comes in. In his own house he has fixed on his supply pipe a high speed water turbine, giving directly to a dynamo, with a little battery of accumulators. Every time that the taps are turned on the little generating station works and the batteries accumulate the energy from the water. With his own installation the scientist claims he can light one 500-candlepower lamp, or twenty lamps of from fifteen to twenty candlepower.

In his house he uses no other installation and it never gives out and never costs him anything. In the country places M. Colardeau would use the wind to pump water up to the required heights, and so transfer the wind energy into water energy, which in turn would be transferred into electric energy with an apparatus similar to that described above.

"When we're done that," he concluded, "we needn't any longer worry about the exhaustion of the coal stocks of the world."

D'ANNUNZIO ARGUES TREATY WITH MILLO

Italian Government Assures Public That Attitude of Dictator Causes No Anxiety.

GIOLITTI ANSWERS CLAIMS

Press Calls on d'Annunzio to Respect the Settlement—Washington Has Expressed No Opinion.

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Special Cable to THE NEW YORK TIMES.

MILAN, Nov. 16.—D'Annunzio has established a rigorous press censorship at Fiume in consequence of which no further direct messages regarding military developments are coming through. A telegram from Ancona, just confirmed by a statement from the Rome Ministry of Marine, announces that Admiral Millo and d'Annunzio met in the archipelago yesterday where a lengthy interview took place.

The Epoca says the Director of Fiume embarked on the destroyer Nullo about 7:30 o'clock in the morning and steamed in the direction of Zara whence Millo departed aboard the Indomito an hour later. Both subsequently landed at Arbe Island.

The Rome Government assures the public the situation causes no real anxiety, that the fleet at d'Annunzio's disposal has not quitted Quarnero Gulf and that Commander Tanca of the dreadnought Dante Alighieri, the largest vessel in the Dictator's possession, has been substituted by another officer at the order of the Minister of Marine. According to the Rome Tribuna the warrior's naval forces consist, besides the above named dreadnought, of the Marco Polo and Europa, cruisers, the exploring vessel Mirabello, three torpedoboat destroyers, Nullo, Bertani and Abba; two other torpedo vessels, seven transports and a number of smaller craft.

In reply to the regency of Fiume Giolitti declares the claim of a small independent State for strategical frontiers is inadmissible because its liberty really is protected by the respect of its neighbors and any Jugolav aggression would mean not merely a war with Fiume but with Italy. Giolitti further points out that Italy's treaty rights include all roads and railways connecting Fiume with Italy.

King Victor Emmanuel has publicly thanked France for loyal and valued support during the last phase of the negotiations, and Giolitti, in publishing the unanimous ratification of the Rapallo treaty at the Cabinet council, pays warm tribute to the promptitude with which also Great Britain and the United States signified assent, followed by congratulations from the Governments at Bucharest and Prague.

TRIEST, Nov. 16.—A meeting between Gabriele d'Annunzio and Rear Admiral Millo, the Italian naval commander in Dalmatia, took place today on board a battle cruiser on the high seas off Zara. The meeting lasted for two hours, and during this time there were numerous dramatic scenes when the Admiral was regarding d'Annunzio's arguments with the emphatic statement that he would remain true to Italy and her King. d'Annunzio appeared to be greatly impressed as he landed at Zara after the conference.

Urge d'Annunzio to Submit.

Special Cable to THE NEW YORK TIMES.

ROME, Nov. 16.—The whole press, with the exception of the Idea Nazionale, the Nationalist organ, warns the public to keep calm and disciplined and give no weight to reports from Fiume which say d'Annunzio and Admiral Millo are in accord to occupy Sebenico, Spalato and Dalmatian islands not assigned to Italy. The newspapers affirm that it would be deplorable if the treaty, which has met with the approval of the whole nation, should cause trouble in Dalmatia through the action of a few hotheads.

The Epoca says:

"We who have so abused the Chancellor of the German Empire who defined treaties as 'scraps of paper' are forced for our consciences' sake, for our dignity before the world to execute the clause of the treaty of Rapallo."

ROME, Nov. 16 (Associated Press).—Premier Giolitti demanded in the Chamber today urgency for the bill ratifying the Treaty of Rapallo. He was warmly applauded, all the Deputies with the exception of the Socialists, rising to their feet. The spectators in the galleries participated in the demonstration. The Socialists protested against the bill.

WASHINGTON, Nov. 16.—The American Government has expressed no opinion on the Adriatic settlement between Italy and Jugoslavia, it was said today at the State Department. The text of the agreement has not been received at the department, officials said, and any expression regarding the settlement made by the American Ambassador at Rome was made on his own responsibility and not by instructions.

SETTLING FOOCHOW DISPUTE

Japan Offers Compensation for Damages in Riots of 1919.

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Special Cable to THE NEW YORK TIMES.

PEKING, Nov. 15.—Notes have been exchanged by the Japanese and Chinese Governments relative to a settlement of the questions arising from the conflicts between Chinese and Japanese nationals at Foochow Nov. 16, 1919, in which several persons on both sides were injured.

In their first communication the Japanese remarked that the disturbances were primarily due to the Chinese boycott of Japanese goods, but stated that the Imperial Government, in view of the friendly relations of the two countries, regarded the incident with regret.

The reply of the Chinese Government expressed regret for the damages suffered by the Japanese in consequence of the boycott.

The second Japanese note offered compensation to the amount of $1,300 to the injured Chinese, the question of the punishment of the aggressors to be further discussed with fairness.

There is still no news regarding the situation of the Americans and British who were recently reported in danger at Urga, Mongolia. According to official Chinese reports, the invading Russian force has been withdrawn.

Opposition to the consortium is growing among Chinese bankers, who are offering to raise the necessary funds by a domestic loan.

FARM BANK FOR PALESTINE.

Egyptian Jews Said to Be Planning to Found Institution.

LONDON, Nov. 16 (Jewish Telegraphic Agency).—At a conference just concluded in Tiberias, Palestine, Arab representatives from the district of Galilee decided to send a delegation to the Palestine High Commissioner requesting suitable frontiers for Palestine and permission to call an Arabic National Assembly, according to a dispatch from Jerusalem.

Replying to an inquiry on the part of organized Jewry in Egypt as to row it could best help in the immediate development of Palestine, Sir Herbert Samuel replied that the establishment of an agrarian bank was an urgent need. It is understood that, acting on this suggestion, leading Egyptian Jews have already made preliminary moves for the founding of such a bank.

Admit Loss of $3,500,000 in Mail Car Loot; Bonds Worth $800,000 Recovered in One Sack

OMAHA, Nov. 16.—An estimate which was published in the Council Bluffs Nonparell today that the amount of property stolen from a mail car in that city on Saturday night will total $3,500,000 is fairly accurate, in the opinion of L. J. Patterson, Superintendent of Mails at Council Bluffs.

Mr. Patterson said the figure reported in the newspaper would "come pretty close" to the amount stolen.

The newspaper says the amount became known today when additional post office officials came to assist local investigators and a check of the insurance on the stolen mail pouches was made.

One sack, which was found ripped open, contained $800,000 in Government bonds, the investigators said. The bonds were en route from San Francisco to Washington, and it was believed that a larger amount than that had been contained in the bag.

Officers made a thorough search, but no more sacks were recovered.

Postmaster George Hughes, when questioned regarding the amount of the loss, said he thought the Nonparell's information was correct, but that he was not in a position to go into details. Assistant Postmaster Johnson at Council Bluffs said he "could not see where the newspaper got its figures," but that he was not in a position to contradict the Nonparell's account.

COMMONS DISCUSS THE FRENCH TREATY

Bonar Law Says It Is Not Binding Until America Ratifies It.

GREAT BRITAIN'S POSITION

Not at Present Defined, Pending Final Action by the United States.

LONDON, Nov. 16.—The question of the proposed treaty under which Great Britain and the United States undertook to support France in case that country were attacked was broached in the House of Commons today and gave rise to considerable discussion between Andrew Bonar Law, the Government leader, and numerous members concerning Great Britain's position should the United States refuse to come in.

Mr. Bonar Law said it would be premature to state what action the British Government would take in the event of the United States refusing to ratify the treaty.

Sir Frederick Hall asked whether Great Britain's position would depend on the decision of the United States, or whether Great Britain was going to stand by France, irrespective of the United States.

"The member is under a misapprehension," said Mr. Bonar Law. "Our treaty is only contingent on its being adopted by the United States. If the United States should refuse to adopt it, of course a new situation arises, and we must deal with that situation."

Major Gen. J. E. B. Seely asked: "Are we to understand what seems to be an extraordinary doctrine, that our honorable obligation to protect France against unprovoked attack—which is obviously all the more binding if a powerful neighbor stands aside—falls to the ground simply because that neighbor stands aside?"

Mr. Bonar Law replied: "I did not say it falls to the ground. I said that at the time the treaty was made it was dependent on its adoption both by the United States and this country. If it is not so adopted, then the decision of the Government must depend on an examination of the circumstances."

General Seely said: "I understand, then, that we shall be as ready as before, or even more ready, to protect France against an unprovoked assault?"

Mr. Bonar Law answered: "It is really premature to assume that the United States will not ratify the treaty. And I should be very sorry to say anything which would indicate what we would do in that eventuality."

VIENNA JOKER IN TROUBLE.

His Hypnotic Feat Exposed, He Faces Police Prosecution.

Special Cable to THE NEW YORK TIMES.

VIENNA, Nov. 15.—A statement has been prepared for publication on behalf of Professor Jauregg in connection with the extraordinary story of hypnotism, regarding which I telegraphed yesterday. According to this statement, Mia Osta, the agent employed by the hypnotist, Senn, in his ghastly attempt at a joke on the Professor, declared that she was unable to recollect anything from the time when Senn hypnotized her on Thursday until Sunday morning, when she awoke from her hypnotic trance.

Professor Jauregg and his assistant then perceived what sort of case they had to deal with and put the unfortunate Mia once more under hynotic influence. In this renewed trance Mia declared that before hypnotizing her on Thursday Senn had declared to her that no crime was intended and had assured her of this again when she had been hypnotized. He then assured her that the revolver, which he had given her, was ineffective and discharged it twice in her presence to prove his assertion.

It is quite clear, therefore, according to the Professor's statement, that Senn's contention that criminal suggestion can be made to a person hypnotized has not been proved by his experiment, as he plainly told his subject that no crime was intended.

Senn, having been thus disposed of by Jauregg, now has to reckon with the police, who are taking action in the matter.

Senn, a Vienna music hall hypnotist, to prove his contention, denied by Professor Jauregg, that criminal suggestion could be imparted to a hypnotic subject, sent the girl, Mia Osta, armed with a revolver, to threaten Jauregg as responsible for the death of her sweetheart, whom he had treated for shell shock. Senn asserted that he had made the girl, in her hypnotic trance, believe that she was about to avenge the young soldier's death by killing Jauregg.

BRITISH LEAVING PERSIA.

Lord Curzon Says Protection of Some Troops Is Still Needed.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 16.—Lord Curzon, in defining in the House of Lords today the British position in Persia, explained that the present situation was the aftermath of obligations from which Great Britain was slowly extricating herself. Persia had been involved in the great conflagration against her will, and Great Britain had no right to replace the commotion which still remained with the chaos which immediate British withdrawal would occasion.

Nevertheless, Great Britain had curtailed her commitments far more than is generally realized. She had entirely withdrawn her troops from the northeast and southeast. She was still responsible for the Cossack force south of the Caspian, which was officered by Englishmen, but would not continue that responsibility beyond next Spring.

Communist Rule in Russia

H. G. Wells tells what it is, in the third article of his series, "Russia in the Shadow."

The New York Times

NEXT SUNDAY

Order from your newsdealer at once.

JAPANESE INCREASE IS SLOWER IN WEST

Census Bureau Finds 70,196 in California, a 69.7 Per Cent. Growth in Ten Years.

MANY MORE WOMEN THERE

Japanese Now Constitute 42.7 Per Cent. of Hawaiian Population, Increasing Faster Than Whites.

WASHINGTON, Nov. 16.—The Japanese population of the three Pacific States—California, Oregon and Washington—has increased at a slower rate since 1910 than it did between 1900 and 1910, figures announced today by the Census Bureau show. In Hawaii, however, there was a decided increase and nearly half the total population of the islands is made of Japanese.

The number of Japanese women in the three Pacific Coast States and in Hawaii showed a heavy gain over 1910 population figures, both in totals and in relation to the number of male Japanese.

California, with a total population of 3,426,861, showed a Japanese population of 70,196, an increase of 28,840, or 69.7 per cent., since 1910, compared with a Japanese total in 1910 of 42,356, which was an increase over 1900 of 31,205, or 307.4 per cent. The Japanese population in 1910 constituted 1.7 per cent. of the total population, compared with 2 per cent. this year.

The Japanese population of Washington was announced as 17,114, an increase of 4,185, or 32.4 per cent.

The Japanese in Washington constitute 1.3 per cent. of the total population of 1,356,621, as compared with 1.1 per cent. in 1910 and 1.1 per cent. in 1900. The Japanese population in 1910 was 12,929 and in 1900 5,617.

"The increase in the Japanese population in Washington," said the Bureau's statement, "since 1910, was at a lower rate than for the preceding decade, the increase from 1910 to 1920 being 4,185, or 32.4 per cent., as compared with 7,312, or 130.2 per cent., from 1900 to 1910.

"The Japanese population by sex in 1920 is male 11,173, female 5,941; for 1910, male 11,241; female 1,688; for 1900, male 5,432; female 185."

The Japanese population of Oregon is 4,022, an increase of 604, or 17.7 per cent. It constitutes .5 per cent. of the total of 783,389 population of the State in 1920, as against .5 per cent. in 1910 and .6 per cent. in 1900.

The increase of the Japanese population of Oregon since 1910 was at a lower rate than for the preceding decade, the increase from 1910 to 1920 being 604, or 17.7 per cent., as compared with 917, or 36.7 per cent. from 1900 to 1910.

The Japanese population of Oregon by sex in 1920 is male 2,722, female 1,300; for 1910, male 3,124, female 294, and for 1900, male 2,405, female 96.

The Japanese population of Hawaii was announced as 109,269, out of a total population of 255,512. The Japanese constitute 42.7 per cent. of the 1920 population of the Islands.

TO DEBATE WAR WITH US.

Japanese Students Want to Discuss "Shall We Fight America?"

TOKIO, Nov. 16 (Associated Press).—The students' societies of three of Tokio's private universities have organized a meeting to be held tonight to discuss the question, "Shall Japan fight America?" The police have twice summoned committeemen from the students and tried unsuccessfully to persuade them to change the subject. The present arrangements are that the meeting will be held, with many student orators participating. Applications to speak have been received from labor and Socialist representatives and members of patriotic societies.

The striking character of the subject announced for discussion and the news of the unsuccessful police interference appear to have insured a large audience at the meeting, and forecasts of the probable character of the utterances indicate that the majority of the orators are expected to take a bellicose view.

POLAND WORRIES FRENCH.

They Want Vilna Evacuated and Danzig Treaty Signed at Once.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 16.—Even the French press, always pro-Polish, is showing itself disturbed by news from the Baltic States of the actions and intentions of the Zeligouski Government at Vilna. Several writers express the hope that the Geneva conference will really manage to make the Poles see reason and accept the situation as provided by the present peace with the Bolsheviki, while the official view was expressed in the words of one diplomat today: "No sooner do we get a hole stopped somewhere than a gulf opens somewhere else."

The Temps tonight writes:

"The forces of the Polish General Zeligouski, which occupied Vilna against the wish, so he says, of Pilsudski, have grown so enormously that there is certainly connivance between their leader and at least some of the Polish authorities. Now news comes that these forces are about to advance against Dvinsk."

News has also reached Paris that the Letts are making preparations to support the Lithuanians and that a military convention is being drawn up between the Baltic States, in which the Letts promise aid in defense of Kovno and the Lithuanians promise aid in defense of Dvinsk.

"What a chance," says the Temps, "for the Germans of Balticum and the Bolsheviki to pose as defenders of small nations!"

SEEK TO KEEP OUT REDS AND DISEASE

Precautions Taken by Dutch Authorities and American Officials in Rotterdam.

CANADA ALSO WATCHFUL

Immigration Department at Ottawa Denies Reports of Lack of Control at Border.

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Special Cable to THE NEW YORK TIMES.

THE HAGUE, Nov. 16.—Reports circulating in America that 20,000 Bolshevist propagandists are seeking to reach America via Rotterdam are unnecessarily alarming, for although Holland is regarded as a convenient foreign field base for the Bolsheviki, there is little danger of such numbers of Reds getting through Holland at present, so far as passport control by the Netherlands is concerned. Holland is warily watching her frontiers, is in touch with the international police, and is unwilling to allow Reds even to pass through the Netherlands. Visés are obtained only with difficulty, while the American passport control by the Consulate General at Rotterdam follows a policy of compelling every alien applying for a visé to establish a clean and satisfactory record, including, if necessary, an official statement from the authorities of the would-be passenger's home district. Every member of the crews of vessels leaving Dutch ports for the United States is subjected to the same searching scrutiny as passengers are.

Announcement is made here today that a scheme of emigration abettors to avoid the strict American passport and quarantine restrictions in Holland and Northern Europe, by sending rejected applicants via England and Canada, has been frustrated. The American Government is now requiring all such persons to procure visés in the country of their origin.

Similar efforts to avoid the quarantine restrictions against typhus, smallpox and cholera have been frustrated by the British Consul requiring thorough disinfection at Rotterdam and Danzig.

OTTAWA, Nov. 16.—Denial of reports that Bolshevist agitators were slipping into the United States across the Canadian border because of lack of passport control by Canada was made today by F. C. Blair, Under Secretary of the Department of Immigration and Colonization.

Commenting on news dispatches from The Hague stating that American legations and Consulates in Holland had been notified that passport control on the Canadian frontier would be enforced "since Canada had abolished passport regulations," Mr. Blair declared:

"The laws of Canada, as well as those of the United States, bar the dangerous agitator. The statement that Canada has abolished passport regulations is a misapprehension. Canada does not require a passport from a British subject coming from the mother country, but all other immigrants must have passports. Nationals of Germany, Austria, Hungary, Bulgaria and Turkey are not permitted to enter Canada.

"The difficulty on the international boundary, from the viewpoint of the United States, is that the passport of an alien coming to Canada from Europe does not carry the visé of an American Consular Agent abroad. Canada demands a genuine passport, but the United States requires the Consular visé. On this account it is claimed that it is easier for these people to get regular passports to Canada and then slip across the border. We know that passengers who came recently from Europe applied in numbers for entry into the United States all along the border."

JEWISH RELIEF AGENTS SAFE.

No Interference with Them by Soviet Authorities in Moscow.

A cable message received yesterday from Dr. Frank Rosenblatt, now in Moscow, Soviet Russia, as the representative of the Joint Distribution Committee of the American Funds for Jewish War Sufferers, refutes press dispatches of the past week, received in the United States, via London, that American relief workers had been imprisoned and their belongings confiscated.

Dr. Rosenblatt cables that he is about to proceed to Reval to take charge of a further shipment of American supplies from that port to Moscow for the aid of the Jewish population. There has been no interference with the activities of American Jewish relief workers upon the part of the Soviet Government, Dr. Rosenblatt's message states.

BRITAIN AND SOVIET ARE NEAR AGREEMENT

Qualified Recognition of Debts by Russia Contained in Trade Treaty Draft.

Special Cable to THE NEW YORK TIMES.

LONDON, Wednesday, Nov. 17.—The Daily Chronicle's political correspondent says that the Cabinet tomorrow will consider the draft agreement for resumption of trade relations with Russia, and adds:

"I gather that the prevailing Ministerial view is that the Russian Government has come so near to fulfillment of the conditions laid down by us as a necessary basis for resumption of trade relations that agreement is possible. In the case of the British prisoners, for example, most of them are freed. The facts about a few still have to be cleared up. Russian propaganda here is understood to have ceased.

"As to the question of Russian liability for debts, the draft agreement embodies a qualified recognition of debts by Russia which later would be one of the issues in any peace negotiations. The agreement would also provide for cessation of any hostile Russian action in the East, and on the part of the Allies the lifting oft heb lockade. The furtherance of trade relations by safeguards for contracts and traders and other means is to be provided for.

"The best opinion is that the draft of the agreement will be sanctioned by the Cabinet this week."

LONDON, Nov. 16 (Associated Press).—In the House of Commons today Mr. Bonar Law said he hoped that within a week Soviet Russia would have so far fulfilled the conditions upon which Great Britain based resumption of trade negotiations as to enable him to make a statement. One of these conditions was the release of the British prisoners in Russia. He deprecated the delay in the negotiations, but said this was not Great Britain's fault, being due to the delay of the Russians in releasing the British prisoners.

The difficulty of the situation is made greater by the attitude of France, where general public opinion is reflected as against any resumption at present. It is stated that Great Britain will not resume trade with the Soviets without the consent of the French Cabinet.

Court Orders Pastor to Testify.

Surrogate Cohalan signed an order yesterday directing the Rev. Aubrey Percy Nelson, a friend of the late Miss Maria Louise Ewen, to testify before trial in a suit by her nephew, John Ewen, a lawyer, to break her will giving the bulk of her estate to her surviving sister, Eliza, and cutting off the contestant. The lawyer even says he expects the clergyman's testimony will aid in proving undue influence by his surviving aunt, Elizabeth.

16 Kentucky Miners Trapped By Fire in Earlington Mine

EARLINGTON, Ky., Nov. 16.—A fire near the opening of the Arnold mine, half a mile east of here, has imprisoned sixteen men, and, with the conflagration growing in extent, little hope is entertained of rescuing them.

The fire, which was discovered late this afternoon, started from defective wiring in a room near the opening and quickly spread. The Arnold is a drift mine, with no shafts, which makes rescue possible only through the one opening. The fire can be heard blazing under the ground and smoke is pouring forth in large volumes.

The party entrapped, consisting of three white men and thirteen negroes, is three miles back from the entrance, and it is feared that the men will be suffocated by the thick smoke.

All attempts at rescue thus far have been without result.

GEN. WRANGEL SAFE IN CONSTANTINOPLE

French Admiral Warned Reds Under Pain of Reprisals Not to Loot Sebastopol.

35,000 REFUGEES REMOVED

Anti-Soviet Envoy in Paris Says Struggle Will Continue, Perhaps on Bloodless Lines.

LONDON, Nov. 16.—General Baron Wrangel, the anti-Bolshevist leader in South Russia, has arrived in Constantinople on board the Russian cruiser Korniloff, says a dispatch to the Exchange Telegraph from Constantinople.

A military communique dated Monday and received by wireless from Moscow confirms the report of the occupation of Simferopol, thirty-seven miles northeast of Sebastopol.

Announcing the occupation of the Feodosia, in the southeast of the Crimea, the communique says the Reds took prisoners from thirty different regiments and enormous booty and adds: "The enemy is demoralized and retreating in a panic."

It is further declared in the communique that General Wrangel issued an order dissolving his army, owing to the allied refusal to render further assistance, and the right was granted to every soldier to surrender to the Reds or be evacuated.

"In the Litinsk region," the communique continues, alluding to operations further north, "the Reds are successfully advancing. In the direction of Proskurov fierce fighting is proceeding on both sides of the railway on a front of thirty-three miles, the balance being in our favor. In the direction of Kamenetz-Podolsk the Red forces have reached the river."

TARNOPOL, Galicia, Nov. 15 (Associated Press).—The Soviet troops have occupied Kamenetz-Podolsk and the Ukrainian forces are retreating in disorder. The Polish authorities on this side of the Zbrucz have given orders for the disarmament of any Ukrainian detachment crossing the river to escape the Red Army. Masses of refugees are seeking safety in Poland.

CONSTANTINOPLE, Nov. 15 (Associated Press).—The French Admiral of the Black Sea, forces sent a wireless to the Bolsheviki after the evacuation of Sebastopol by General Wrangel's troops, threatening reprisals if the town were looted or the population molested.

A panic is reported to have occurred at Yalta during the evacuation, and remarkable scenes to have been witnessed in Sebastopol and Theodosia.

The French have officially assumed the protection of the Crimean refugees in Constantinople and have provided accommodation for 2,000 of them in the military camps on the Bosphorus. The refugee ships anchored in the Bosphorus are awaiting orders from Paris as to their movements. The Russians are being fed by American and French soup kitchens.

PARIS, Nov. 16.—The evacuation of the Crimea has been completed so far as possible. American ships, said Foreign Office messages today, took an active part in the transportation. The refugees taken away were said to number between 30,000 and 35,000, of which very few were believed to be troops.

The defeat of General Baron Wrangel, commander-in-chief of the Russian Volunteer Army in the Crimea, will not end the fight against the Bolsheviki, Basile Maklakoff, special envoy in Paris for General Wrangel, declared here today.

"We will never give up the struggle against Bolshevism," he said. "There are other ways besides the use of arms and munitions in which the Bolsheviki can be put down, and perhaps the fight will continue along bloodless lines."

M. Maklakoff said the attitude of the Russian peasants was daily becoming more actively antagonistic to Bolshevism, giving much encouragement to those waging war against the Soviets.

WESTERN UNION GETS GERMAN CABLE SERVICE

Arranges With German Telegraph Administration to Handle Business—Direct Line Likely.

The Board of Directors of the Western Union Telegraph Company announced yesterday that arrangements had been completed with the German Telegraph administration for the handling of cables between Germany and the United States. In order to facilitate the large traffic expected to develop a cable direct to Germany may be laid.

After the announcement had been given out, Newcomb Carlton, President of the company, discussing the situation, said:

"The negotiations preliminary to this agreement go back to the time that I was in Europe, about a year ago. It was discussed at that time."

When asked about the laying of a cable direct from the United States to Germany to handle business which is now relayed through other Continental offices, he said:

"I should say that a direct cable will finally be the outcome of these negotiations."

Questioned regarding the necessity for new financing when a new cable is laid, Mr. Carlton said that this was a matter of the future, but that no new financing was contemplated at this time. He said that present plans do not call for the formation of any German-American organization.

WASHINGTON, Nov. 16.—It is said at the State Department that the Western Union could make an arrangement with the German Telegraph administration for handling traffic direct between Germany and the United States under a general license which the State Department has issued for trading with the enemies.

SAYS GOVERNMENT MUST PREPAY CABLES

Western Union Bars State Department Messages in Formal Order.

ASSERTS BILLS ARE UNPAID

Federal Officials Assert Amount Due in Rebates Exceeds Money Owing.

MIAMI DISPUTE RECALLED

Use of German Lines Is Also Said to Enter Into Telegraph Company's Action.

Special to The New York Times.

WASHINGTON, Nov. 16.—The Western Union Telegraph Company refused today to transmit any Government messages unless they are prepaid. Notice was served on the State Department by Newcomb Carlton, President of the Western Union. An order to this effect was issued on Nov. 10, applying to all departments of the Government.

The Western Union Company maintains that the State Department has not paid it for cable service since August, 1919.

The State Department's contention is that the Government has not received a rebate of 50 per cent. which it holds has been due a long time, and to which the Government claims that it is entitled under an arrangement by which the Western Union was to handle Government cable messages at half rate. It is asserted that the amount due to the Government in such rebates is larger than the amount due to the telegraph company since August, 1919.

While the Western Union company is understood to have based its action on an alleged arbitrary policy of the State Department in dealing with its bills and on the ground of delay in obtaining payments, State Department officials expressed the opinion that the company's action in refusing to handle

WOULD HAVE WOMEN INSIST ON LEAGUE

Mrs. Catt Asks All Who Supported Harding to Call on Him to Act.

BLAMES OUR "COWARDICE"

Charges Republicans and Democrats Made a "Deal" to Help Wadsworth and Smith.

Women of the United States who voted for Warren G. Harding for President were asked to write him immediately and urge the entrance of the United States into the existing League of Nations by Mrs. Carrie Chapman Catt, President of the American National Woman Suffrage Association, at the dinner in the Hotel Pennsylvania last evening, which ended the regional conference of the League of Women Voters. Mrs. Catt, who is the founder of the League of Women Voters, and also President of the International Woman Suffrage Congress, declares it was only through partisanship and cowardice that representatives of the United States were not now sitting at the League of Nations meeting in Geneva with the representatives of forty-one other nations in a movement to end war.

"We have in our scheme of government a body that was designed to be conservative and so unresponsive to the popular will that its members' terms run for six years," Mrs. Catt said. "It doesn't make any difference what Mr. Harding thinks about the League of Nations, when he does mobilize his mind about it, because ninety-six men have the veto power."

"It was American statesmanship that broke down," she said. "I don't care whether it was the fault of the Republicans or the Democrats."

"The campaign is over, and it is time for us to look facts in the face," said Mrs. Catt. "We broke down as a nation through partisanship and cowardice. I make no charge against either of the great parties.

"I would like to say to you women that, if you voted for Harding, send him a letter saying you voted for him because you believed he was going to stand for the League of Nations, not 'a' League but 'the' League. If we have to go into the League under special qualifications because we are too cowardly to accept what forty-one other nations accepted, let us go in anyway.

"If you voted for Cox, write him, saying you voted for him because you were afraid Harding wouldn't enter the League. Let every woman in the nation declare herself, and God help her if she doesn't stand for the movement to put an end to war!"

Definite charges of a "deal" by which Democratic votes for United States Senator James W. Wadsworth, Jr., were traded for Republican votes for Governor Alfred E. Smith were made by Mrs. Catt in a speech at the regional conference of the League of Women Voters in the afternoon.

"There was a rumor before election of an arrangement for trading votes, but everybody denied it," Mrs. Catt said. "When election was over, it was revealed that the Democrats threw over their ticket to try to save their Governor, and to accomplish that traded votes for the Republican candidate for United States Senator for votes for him.

"This is not gossip or rumor. The figures show it. Women workers in the election places saw the bargains made and overheard the orders given. I doubt very much whether, if this trade had not been made, the Senator would have been defeated, but somewhere between 200,000 and 300,000 votes were thus traded.

"Women voters of both parties were told to vote the straight ticket. Male voters were told to sacrifice party regularity so that the Gubernatorial nominee of one party and the Senatorial nominee of the other might be retained. The political leaders put one over on the women, and they put one over on the men."

KLAW-ERLANGER SPLIT TOLD IN SUIT PAPERS

Latter's Demand for Interest on Deposit of Profits a Point of Disagreement.

The differences which led Abraham L. Erlanger and Marc Klaw to separate after a theatrical partnership of thirty years are indicated in an answer filed in the Supreme Court yesterday by Mr. Klaw to an action for an accounting brought recently by Mr. Erlanger. The answer shows that one point of disagreement was Mr. Erlanger's demand that interest be paid to him for the excess profits which he permitted to remain in the treasury of the firm for many years. The interest amounted to $216,920 when the partnership ended.

Mr. Klaw contends that the money the plaintiff left on deposit was not needed by the firm and that he never consented to the interest credits. He alleges Mr. Erlanger ordered them credited to himself during a number of years while the defendant was ill and the plaintiff was in charge of the business. Mr. Klaw says he first objected to the interest credits in 1908, but Mr. Erlanger took it over his objection.

Mr. Klaw also alleges that without his knowledge and while he and the plaintiff were yet partners, Mr. Erlanger acquired an interest with George C. Tyler in Booth Tarkington's "Clarence," which has resulted in large profits. The defendant contends he is entitled to half the profits received by the plaintiff and asks an accounting.

MEFISTOFELE TO BE REVIVED

Boito's Work to be Sung Here for the First Time in Thirteen Years.

Boito's "Mefistofele" will be revived at the Metropolitan on Friday evening of next week, with new scenes by the Russian artist, Boris Anisfeld, and a cast including Mmes. Alda, Easton, Howard, Perini, Messrs. Gigli, Mardones, Paltrinieri and Bada, Mr. Moranzoni conducting. The work was last sung here in the closing season of Conried, thirteen years ago, when the title part was taken by the Russian bass, Chaliapine.

Other operas of the season's second week are "Tosca," next Monday, with Farrar, Mario Chamlee and Scotti; Wednesday, "Samson et Dalila," Caruso and Matzenauer; Thursday matinée, "Carmen," Farrar, Martinelli, Whitehill; Thursday evening, "La Bohème," Alda, Romaine, Harrold, Scotti; Saturday matinée, "Forza del Destino," Caruso, Ponselle, Danise, and Saturday night, "Lucia," Garrison, Chamlee and De Luca.

"Aïda," with Destinn and Martinelli, is announced for next Tuesday at the Brooklyn Academy, where the company opened its series last evening with "Faust." In the season's first "Aïda," on Broadway tonight, Mr. Rothier will replace Mr. Mardones, who is occupied with daily rehearsals of "Mefistofele."

THEATRICAL NOTES.

Zona Gale has made the dramatization of her novel, "Miss Lulu Bett," which Brock Pemberton will produce. Rehearsals will soon begin.

Charles Dalton will play the principal male role in "Wake Up, Jonathan," Mrs. Fiske's new play.

Andrew Lawlor, who played the title role in "Penrod," will be in the cast of "Daddy Dumplins," opening at the Republic next Monday.

Richard Carle will head the cast of "The Century Midnight Whirl," which John Henry Mears is sending on tour. The production will open out of town on Dec. 16.

Charles B. Cochran, the London producer, will sail for England today on the Adriatic, taking with him ten American chorus girls to appear in "The League of Nations," a revue which he will produce in London next month. Delysia, Mr. Cochran said, will remain in this country in "Afgar" all of next season. "London, Paris and New York," a revue now running in London, will be produced here next season by Mr. Cochran.

MUSIC

By Richard Aldrich

Joan Manen's Violin Recital.

A less familiar nationality was introduced yesterday afternoon into the New York concert season, already well provided with phenomenal Russians, when Joan Manén, a Spanish violinist, made his appearance in Carnegie Hall. His countrymen and women and others in considerable numbers braved the weather to hear him. Mr. Manén established himself at once as an artist of fine attainments and individuality. He has an ample command of the mechanism of his instrument, a tone of generous proportions and alluring quality, and a refined and musical style.

He plays with dignity and poise, with full absorption in the music that occupies him; and his account of it is such as an artist would give. He is disposed toward sentiment and delicacy rather than breadth and ruggedness, and he is at his best in music that has these qualities. There is sometimes, in fact, something of an excess of sentiment in his playing, such as may be brought out by an occasional tendency to "slide" upon the fingerboard. Yet this cannot be called a besetting fault in Mr. Manén's playing, or an abuse such as so frequently mars the playing currently heard in the concert room.

His program included Mozart's concerto in D, two movements from Bach's solo sonata in C, an arrangement by himself of a sonata by Porpora, another arrangement by himself of two movements by Bach, a piece by himself entitled a "Song"; "The Bee" by Schubert, the violinist, and his own revision of Sarasate's "Caprice Vasco." He played Mozart's concerto with the charm that characterizes his style, with vivacity and finish, but now and then betraying in the turn of a phrase something of excess in sentiment. In the movements from Bach's sonata he hardly showed the largest grasp of the music, but there was repose in his playing, which was technically superior to the difficulties presented, and made the movements sound like music and not like physical exercises.

It was evident that Mr. Manen has an artistic stature that will raise him above many of the newcomers who play the violin.

New York Chamber Music Society.

The first concert of the season was given last evening in Aeolian Hall by the New York Chamber Music Society, founded and still directed by the energetic Miss Caroline Beebe. She has kept alive and maintained interest in such an organization—as others have attempted vain to carry on—an organization for the performance of chamber music in the larger forms for strings and wind instruments in varied combinations.

The program last evening was full of novelties; variations on a theme of Gluck's by Donald Francis Tovey, an Englishman who has not joined in the furthest advances, if they are advances, that have been made in his country; three short pieces by the late Charles T. Griffes, which he arranged for strings and wind especially for the society from piano pieces; a quintet by H. Woollett, a French composer notwithstanding his name, for wood winds and French horns; a piano quintet by Giacomo Orefice, entitled "Riflessi ed Ombre," being a succession of eight short movements; and an arrangement made by Percy Grainger especially for the society, for strings and wind instruments, of his familiar children's march, "Over the Hills and Far Away."

If this was a large offering of new music for a single occasion it was made the less difficult of absorption by the fact that a good deal of it was not notably exacting in its content. Mr. Tovey's variations are serious and not without their reminder of Brahms; there is much and various technical skill in their development and a plaintive beauty which would have been more clearly displayed in a more flexible performance.

It may be doubted whether Mr. Griffes's translation of his pieces did them full justice and whether such justice would not have been best rendered by an orchestral arrangement. They are three short impressions of nature, in which color and mood were the composer's chief quest.

Woollett's "themes in popular form," on which his quintet is based, may not be French folk tunes, but are evidently modeled upon them. They are fresh and unconventional, as is the treatment in the form and the instrumental color, and the first and third gave especial pleasure. Orefice's quintet is a collection of short sketches, developments for the most part of the theme announced in the beginning. There is ingenuity in the development, but also something of monotony in the persistence of the theme.

The audience, which was fairly numerous, seemed to show a discerning pleasure in these numerous musical novelties.

THRONG HEARS KREISLER.

Standees Overflow Carnegie Hall on Season's Stormiest Night.

Few stars have filled Carnegie Hall of late as Fritz Kreisler, in his first appearance this season with orchestra, filled it last night as guest of the National Symphony, in a program doubly honoring the solo performer. Twice Kreisler played, while before and after each number Bodansky went back for orchestral interludes to Wagner's "Rienzi" and "The Ring," just as at the opera this week he will conduct a post-war revival of "Tristan." Mr. Kreisler went even further afield; he has made his little journeys among old classics a fruitful source of little pieces which have become hackneyed in the hands of lesser men, but on this occasion he chose a work of lasting merit, the only such surviving, by Giovanni Battista Viotti, a Piedmontese virtuoso, who died in tragic want nearly a century ago and fills an unknown grave in London. Besides Viotti's Concerto No. 22 for violin, there was later the familiar "Introduction and Rondo" of Saint-Saëns.

Viotti's classic established the mood of the performance, one of serene and simple beauty, the adagio movement introducing a cadenza like a caress of plain chords upon storm-swept strings, the finale developing a livelier strain as the entire orchestra plucked in Italian guitar-fashion an accompaniment to the soloist's dancing measure. It carried the hearer back to an age of innocence earlier in this century, when Mme. Sembrich sang on such a night in Carnegie Hall to what was wittily described as "Kneisel weather and a Paderewski house," a description supplemented last night by a genuine "Caruso ovation" from orchestra and audience after Kreisler played. Though some subscribers' seats were empty, there was an overflow of standees. The program will be repeated to another sold-out house tomorrow afternoon.

LEXINGTON THEATRE TONIGHT
(One Performance Only)
The Spirit of Service
An unusual historical play in music, pantomime and tableau, done by professional talent.
Story of the Red Cross
presented by the
RED CROSS ROLL CALL
Tickets (Box Office rates), at McBride's and Tyson's, and at ROLL CALL HDQRS., 1107 Broadway.

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F. Ray Comstock and Morris Gest Present
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Musical Extravaganza of the Orient. COMPANY OF 400—11 BIG SCENES.

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With BERT WILLIAMS

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THE SENSATION OF LONDON, PARIS AND NEW YORK.
In the Wonderful Musical Show.
DELYSIA "AFGAR"
WITH LUPINO LANE & Paul Peirot Costumes.

PLYMOUTH 45th St., West of Broadway. MATS. TOM'W & SAT.
LITTLE OLD NEW YORK

PRINCESS 39th, n'r B'way. Evs. 8:30. MATS. TODAY (Pop.) & SAT.
MOST UNUSUAL PLAY IN N. Y
THE MANDARIN with BRANDON TYNAN

ASTOR Thes., B'way & 45th St. Evs. 8:15. Matinees Wed. & Sat., 2:15.
POPULAR PRICED MAT. TO-DAY, 2:15
Musical Comedy Success
KISSING TIME
With William Norris & Edith Taliaferro.

BIJOU Theatre, W. 45th St. Evs. 8:30. Matinees To-day & Saturday, 2:30.
THE SKIN GAME
By JOHN GALSWORTHY.

48TH ST. Thea., Just E. of B'y. Evs. 8:30 Matinees Tom'w & Sat., 2:30.
OPPORTUNITY
with JAMES CRANE.

COMEDY Theatre, W. 41st. Evs. 8:30. Matinees Tomorrow & Saturday
HOLBROOK BLINN
As a lovable, laughable bandit—
THE BAD MAN

LONGACRE W. 48th St. Evs. 8:20. Mats. TODAY & SAT. at 2:20.
The Reigning Musical Comedy Success.
PITTER PATTER

VANDERBILT THEATRE, W. 48TH ST. Evs.8:30. Ph. Bryant 134.
2ND YEAR—THE MUSICAL COMEDY HIT.
IRENE
Seats 6 Weeks Ahead. Mats. Today & Sat.

SHUBERT Thea., 44 St., W. of B'y. Ev. 8:30. Mats. Wed. & Sat., 2:30.
POPULAR MATINEE TO-DAY
THE BOHEMIANS, INC., ANNOUNCE
THE GREENWICH VILLAGE FOLLIES OF 1920.

39TH ST. Thea., nr. B'way. Evs. 8:20. Matinees Today & Sat., 2:20.
SEASON'S SMARTEST COMEDY
THE OUTRAGEOUS MRS. PALMER with MARY YOUNG

BOOTH Thea., 45th, W. of B'way. Evs. 8:30. Matinees Today & Saturday, 2:30.
WILLIAM FAVERSHAM
In MARK TWAIN'S The Prince and the Pauper

"Nothing Short of a Triumph
One of the most interesting plays of the season—Mary Nash establishes herself as the year's most brilliant new star."—Charles Darnton, Eve. World.
MARY NASH
IN
Thy Name Is Woman
"Strikes a new note in the season—brings back Miss Nash at her best."—Louis V. De Foe, World.
"A BRILLIANT SUCCESS"—Robert G. Welch, Eve. Telegram.

PLAYHOUSE 48th, E. of B'way. Evenings 8:30. Matinees Today & Sat., 2:30.
BROADHURST 44, W. of B'y. Evs. 8:25. Mats. Tom'w & Sat., 2:25
LAST 6 TIMES
WILLIAM HODGE in "THE GUEST OF HONOR"

Beginning MONDAY, NOV. 22 Seats Tom'w
HENRY HULL | ALMA TELL | GEORGE MARION
In KATE L. McLAURIN'S New Comedy.
"WHEN WE ARE YOUNG"
With an Ideal Cast. Matinee Thanksgiving Day.

REPUBLIC W. 42d St. Evs. 8:30. Mat. Today (Pop.) & Sat., 2:20. Last Week.
THE LADY OF THE LAMP

OPENING Mond. Eve., Nov. 22d
EARL CARROLL Presents
"DADDY DUMPLINS"
with MACLYN ARBUCKLE
BOX OFFICE OPENS TOMORROW.

ELTINGE West 42d St. Evs. 8:45. Mats. Today (Pop.) & Sat., 2:30.
"LADIES' NIGHT"

NORA BAYES Thea., 44th St., W. of B'way. Evgs. 8:30. MATINEE TODAY & SATURDAY, 2:30.
"THREE LIVE GHOSTS"
"A SCREAMING COMEDY."—Telegram.

FRAZEE West 42d St. Evs. at 8:30. Mats. Wed. & Sat. Phone 31 Bryant.
MARGARET ANGLIN
in "THE WOMAN OF BRONZE"

LITTLE THEATRE W. 44 St. Evs. 8:30 Mats. Today & Sat.
THE 1st YEAR

Shubert-Riviera, 97th & B'y. Mats. Tom'w & Sat.
THE CHARM SCHOOL

GREENWICH VILLAGE THEATRE, 7 Av. & 4th St.
OPENING TONIGHT at 8:30.
BEN-AMI
in SAMSON & DELILAH
with PAULINE LORD
FIRST MATINEE SATURDAY.
SEATS NOW ON SALE.

THE NEW APOLLO WILL OPEN
TONIGHT at 8:20
With Arthur Hammerstein's Supreme Bit
FRANCES WHITE
IN A MUSICOMEDY
"JIMMIE"
with BEN WELCH
SEATS NOW ON SALE.

TIMES SQ. THEATRE West 42d St. Phone Bryant 21. Evgs. 8:30.
POPULAR PRICE MAT. TO-MOR'W
FLORENCE REED
in "THE MIRAGE"
Holiday Matinees Thanksgiving, Christmas, New Year's. Seats Now Selling.

SELWYN W. 42d St. Evs. at 8:30. Mats. Today & Sat., 2:20.
FRANK TINNEY IN TICKLE ME
A Musical Comedy

GARRICK 65 West 35th St. Fitzroy 1522 Evs. 8:15. Mts. Tom'w & Sat., 2:15
The THEATRE GUILD Presents
HEARTBREAK HOUSE
By BERNARD SHAW

MAXINE ELLIOTT'S West 39th St. Evenings, 8:30.
MATS. TODAY (POP.) & SAT. AT 2:30.
"HELD AUDIENCE BREATHLESS."—Eve. Sun.
SPANISH LOVE

MOROSCO West 45th St. Evs. at 8:30. Mats. TODAY & Sat. at 2:30.
THE BAT "KEPT STANDEES ON TIPS OF THEIR TOES."—World.

CASINO 39th and B'way. Evenings at 8:20. POPULAR MAT. TO-DAY, 2:20.
ZIMBALIST'S PLAY WITH MUSIC.
HONEYDEW

BELMONT THEATRE, W. 48 St. Bry. 43. Evs. 8:30. Mats. Tom'w & Sat., 2:30
MR. & MRS.
COBURN
in
FRENCH LEAVE
"'ELLO, 'ERE'S ANOTHER 'IT."—Telegram.
Seats on Sale Six Weeks in Advance.

FULTON W. 46th. Evenings at 8:30. Mats. TODAY & SAT., 2:30.
BROCK PEMBERTON Presents
GILDA VARESI—NORMAN TREVOR
ENTER MADAME

NEW YORK'S LEADING THEATRES AND SUCCESSES

EMPIRE B'way & 40th St. Evs. 8:30. Mats. Today, Sat. & Nov. 25, 2:30.
MATINEE TODAY AT 2:30.
"EXCEEDINGLY AMUSING."—Tribune.
DAVID BELASCO Presents
"Call the Doctor"

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DAVID BELASCO Presents
Frances Starr in "ONE"
By Edward Knoblock.

LYCEUM Theatre, W. 45th St. Evs. 8:30. Mats. TOM'W & SAT., 2:30.
"GORGEOUSLY FUNNY."—Tribune.
DAVID BELASCO Presents
INA CLAIRE "THE GOLD DIGGERS," By Avery Hopwood.

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THE SMASHING MUSICAL HIT.
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PRODUCTION
THE TAVERN
GREATEST MYSTERY OF THEM ALL.
ARNOLD DALY as the Vagabond.

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Special Thanksgiving Matinee with Helen Hayes
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POPULAR MAT. Fri., also Sat. LAST WEEK
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CLARE KUMMER'S NEW COMEDY
ROLLO'S WILD OAT
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SEATS NOW ON SALE.

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New Comedy.
"So delightful that those who have once seen it will go again and again."—Eve. Telegram.

LIBERTY, W. 42 St. Mats. Today & Sat., 2:20.
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JOSEPH CAWTHORN in "THE HALF MOON"
Cast Inc.: Joseph Santley, Oscar Shaw, Maude Eburne, Ivy Sawyer and May Thompson.

HUDSON West 44 St. Evs. 8:30. Mats. TODAY & SAT., 2:30.
GEO. M. COHAN'S
PRODUCTION OF
The Meanest Man in the World
MR. COHAN in the Title Role.

GAIETY B'way, 46th St. Evs. 8:30. Mats. TODAY & Sat., 2:30.
JOHN GOLDEN Presents
FRANK BACON LIGHTNIN'

COHAN & HARRIS Th., W. 42 St. Evs. 8:15 Mts. Today & Sat.
WELCOME STRANGER
with GEORGE SIDNEY

KNICKERBOCKER B'y. 38th St. Evs. 8:30 Mts. Today & Sat.
GEO. M. COHAN'S Comedians
MARY
(ISN'T IT A GRAND OLD NAME?)

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FRED STONE "TIP-TOP"

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POSITIVELY THIS WEEK ONLY NO ADVANCE IN PRICES
Robertson-Cole's picturization of
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OVER THE HILL
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HENRY HADLEY, Associate Conductor
Carnegie Hall, Tom'w (Thurs.) Evg. at 8:30 and Next Friday Aft. at 2:30.
Under the Direction of HENRY HADLEY
Soloist
TOSCHA SEIDEL
NEXT SUNDAY AFT., NOV. 21, at 3.
ALL WAGNER
Conducted by JOSEF STRANSKY
Tickets at Box Office. Felix F. Leifels, Mgr.

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VIOLIN RECITAL
CARNEGIE HALL
SAT. AFT., NOV. 20 at 2:30.
(STEINWAY PIANO.)

Emilio de Gogorza
in BASQUE, FRENCH, RUSSIAN, ENGLISH and SPANISH SONGS.
AEOLIAN HALL, Nov. 21, at 3 P. M.
(STEINWAY PIANO.)

AEOLIAN HALL, Mon., Nov. 22d, at 3
YOLANDA MERO
PIANO RECITAL (Steinway Piano)

AEOLIAN HALL, Sat. Aft., Nov. 20, at 3.
CYRIL SCOTT
In a Program of His Compositions, with EVA GAUTHIER
Mgt. Loudon Charlton. Steinway Piano.

AEOLIAN HALL, Tues. Eve., Nov. 23, 8:15
FIRST SUBSCRIPTION CONCERT
FLONZALEY QUARTET
SUBSCRIPTIONS NOW. Mgt. Loudon Charlton.

HIPPODROME, Sun. Aft., Nov. 21 at 2:30—WORLD'S GREATEST SOPRANO
CLAUDIA MUZIO
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American Debut—Czecho-Slovak Violinist
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Seats now on sale at box office.

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THURS. at 8:15. ELISIR. Garrison, Ellis; Caruso, Scotti, Didur, Papi.
FRI. at 8. ZAZA. Farrar, Howard; Martinelli, De Luca, Moranzoni.
SAT. at 1:45. TRISTAN AND ISOLDA (in English). Matzenauer, Gordon; Sembach, Whitehill, Blass, Bada, Bodanky.
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NEXT. MON. at 8:15. TOSCA. Farrar; Chamlee (debut), Scotti, Malatesta—Moranzoni.
WED. at 8. SAMSON ET DALILA. Matzenauer; Caruso, De Luca, Rothier—Wolff.
THANKSGIVING DAY CARMEN
Farrar, Sundelius, Galli; Martinelli, Whitehill, Rothier, Wolff.
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TUES., Nov. 23, at 8. AIDA. Destinn, Gorden; Martinelli, Danise, Didur, Gustafson—Moranzoni.
HARDMAN PIANO USED.

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Piano Concerto, B flat.....TSCHAIKOWSKY
L'Arlesienne, 1st Suite.....BIZET
Le roi d'Ys.....LALO
Popular Prices. 25c to $1.50
At Lexington Theatre Box Office and Room 1202, Aeolian Bldg. George Engles, Mgr.

AEOLIAN HALL, 34th St., W. of B'way. Aft'n, 3:15, Nov. 18th.
DAVENPORT SONG RECITAL
MGT. FLECK BROS. Steinway Piano Used.
AEOLIAN HALL, Tues. Aft., Nov. 23, at 3
OLGA STEEB Pianist
Mgt. Catharine A. Bamman. Knabe Piano.

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MAXWELL Touring 1919, $475.
Russell, 128 West 54th St.

BUICK 7-PASSENGER, 1918, $475 CASH, balance, $475, monthly instalments; light six-cylinder; original paint; guaranteed any demonstration. Kaufman, 7 St. Nicholas Av., 111th St.

BUICK 1920 5 passenger touring; run 5,000 miles; in excellent condition. Can be seen at Eureka Garage, 100th St. and Amsterdam Av., or phone Sunset 7390.

BUICK 1920 touring.
BUICK 1919 coupe, like new.
BUICK 1918 touring, 7-passenger.
H. Karp, 1,676 Broadway. Circle 65.

BUICK 1920 5 passenger touring; run 5,000 miles; in excellent condition. Can be seen at Eureka Garage, 100th St. and Amsterdam Av. Phone Sunset 7390.

BUICK 1920, five passenger; six tires, four cord, two fabric; every accessory; run 3,700 miles; price $1,500. J. J. B., P. O. Box 372, City Hall Station.

BUICK, late 1920, 5-passenger touring; 6,500 miles; appearance, mechanical condition like new; reasonable: no dealers. Rector 1766.

BUICK runabout 1917, good condition, with Winter top. Atlantic Hotel Supply Co., 676 Hudson St.

BUICK COUPES, TOURING, ROADSTERS. Flack Co., 238-240 West 54th St.

CADILLAC 1920 "59" Suburban Sedan.
CADILLAC 1920 "59" Touring.
CADILLAC 1920 "59" 4-pass.
BUICK 1919 7-pass. Touring.
HUDSON 1919 Touring Limousine.
HUDSON 1917 4-pass.
STUTZ 1920 Touring.
Schoonmaker & Jacod, 1,866 Broadway.

CADILLAC SUBURBAN 1919, NEWLY PAINTED AND NICKELED; OVERHAULED COMPLETELY; 5 U. S. ROYAL CORD TIRES; ALL EXTRAS, NEW CARPET, &C.; FULLY GUARANTEED. X 2058 TIMES ANNEX.

CADILLAC, VICTORIA COUPE, 1920, SERIES 59, LIKE NEW, DRIVEN ONLY 1,000 MILES; PRICE $4,250. DOCTOR, 4,003 14TH AV., BROOKLYN. TELEPHONE BLYTHEBOURNE 3056, 1-3 P. M.

CADILLAC 8 TOURING, $400, balance $400, payable six instalments, purchases; late 1918 seven-passenger touring; fully guaranteed six months. 499 East 163d.

CADILLAC touring, Locomobile limousine, 1916 models, excellent condition, real bargains; owner going abroad. Phone Darrin, 4061 Murray Hill.

CADILLAC 1918 Amesbury sedan; newly painted, first-class condition; demonstration given; private owner. Tel. Schuyler 9868. Mr. Williams.

CADILLAC, 1918, touring, model 57, with Winter top, first-class condition; demonstration if desired. Call Bedford 4270.

CADILLAC 1919 7-pass. touring, extremely smart, new paint; a real bargain if sold immediately. Pennsylvania 6509.

CADILLAC, 1916, sedan, fine condition, good paint and rubber; private owner; no dealers. Phone mornings, 1444 Bryant.

CADILLAC, model 55, sedan, perfect; owner driven; beautiful upholstering; tires practically new; 2 spares. Shirley, 254 W. 54.

CADILLAC sedan, 7-passenger, Series 55; condition like new; owner must sell. Warehouse, 152 West 90th. Riverside 1773.

CADILLAC, 57 sedans, limousines, town cars, coupes, at reduced prices; call, make offer. Seen 123 West 64th. Meyer.

CADILLAC 1918 touring limousine in finest condition; make offer. Lobell-Aborn, 237 West 55th St.

CADILLAC 1919 coupe; condition excellent; price reasonable. Cook-Macconnell, 630 5th Av.

CADILLAC 1920 suburban sedan; 4,384 miles; bargain. Cook-Macconnell, 630 5th Av.

CADILLAC 1919 roadster, 4-pass.; splendid condition; cheap. Underhill, 9849 Vanderbilt

CADILLAC 8, 1915, limousine; private car. Clark, 126 West 50th St. Circle 1786.

CHANDLER,—1920, 4-passenger despatch. H. Karp, 1,676 Broadway. Circle 65.

CHEVROLET SEDAN, LATE 1920. PRACTICALLY NEW; MUST SELL; CASH OR EASY TERMS ARRANGED. 351 EAST 149TH. MELROSE 7786.

CHEVROLET sedan, 1919, baby grand model, velour upholstery; like new. Circle 5563.

COLE 1920 suburban sedan, with Westinghouse shock absorbers; cost $5,200, will sacrifice $2,900. Apply Eaon Garage till 12 noon, Broadway at 76th St., 2d floor. Ask for I. Levy.

COLE, 1920 suburban sedan; perfect; make offer. Seen 123 West 64th. Meyer.

CRANE Simplex, enclosed drive; also touring. Wallace, 5 Columbus Circle.

CUNNINGHAM latest model suburban sedan. Stark, 2,010 Broadway. Columbus 4986.

CUNNINGHAM, 1920 suburban sedan, with partition. Cook & Macconnell, 630 5th Av.

DANIELS, 1919, suburban sedan, perfect order; paint and tires like new. D 75 Times.

DODGE, 1919 roadster; perfect condition throughout; 4 new shoes. Franklin Motor Car Co., 1,416 Bedford Av., Brooklyn. Prospect 4354.

DODGE coupe, late model; extraordinary bargain. Room 420, 1,777 Broadway. Circle 5563.

DODGE sedan, 1920 model, Flentje shock absorbers, $1,800; seen mornings. 206 West 29th St., or phone Watkins 9316.

DODGE sedan, 1918; wire wheels; any demonstration. Call after 3 P. M., Rabe, 204 East 24th.

FIAT, 1918 touring; private owner; must sacrifice. Seen 123 West 64th St.

FORDS, all models; immediate delivery; time payments; authorized agency. Wadsworth 5494.

FORDS, all models; time payments; immediate delivery; reduced prices. Woodlawn 1018.

FRANKLIN sedan, series 9A, excellent condition; bargain. Irvine, Schuyler 5830.

FRANKLIN SEDAN, ONLY $925 CASH, balance, $925, payable six equal monthly payments; Series 9; like new throughout; any demonstration. Kaufman, 7 St. Nicholas Av., 111th St.

FRANKLIN sedan, series 9A; wire wheels; perfect condition; in warehouse. 152 West 90th. Riverside 1773.

HAYNES SIX, RARE BARGAIN. PRACTICALLY NEW TOURING WITH SUMMER-WINTER TOPS; MUST SACRIFICE; EASY PAYMENTS. 351 EAST 149TH, BRONX

HUDSON COUPE, 1920, 4 passenger, perfect condition; any demonstration. Warehouse, 152 West 90th St. Riverside 1773.

HUDSON sedan, 7-passenger, 1920, first-class condition. Warehouse, 152 West 90th St. Riverside 1773.

HUDSON sedan, model J, perfect condition; bargain. Dunham, Hotel Berkeley, Columbus 9800.

HUDSON 1917 town car; excellent condition; all extras. For appointment call Canal 1753.

HUDSON sport sedan 1919, like new; attractive price. Lobell-Aborn, 237 West 55th.

HUDSON, 1920 suburban sedan; practically new; bargain. Seen 123 West 64th St.

HUPMOBILE TOURING, LIKE NEW, $550. 9 St. Nicholas Av., 111th St.

LANCIA 1916 special, 4-passenger roadster. Karp, 1,676 B'way. Circle 65.

LEX. sedan demonstrator, 1920; in very fine condition; will be sold at a sacrifice and new car guarantee. Lexington Motor Co. of N. Y., Broadway and 61st St. Columbus 1260.

LOCOMOBILE, limousine, body only, for sale; never used. W 603 Times Downtown.

MARMON—Widow must dispose this week Marmon coupe, latest model, ran only 850 miles; perfect condition; no dealers. M. C., Box 1083 Times Downtown.

MARMON 1917 limousine landaulet, $1,400, like new. Karp, 1,676 Broadway. Circle 65.

MAXWELL coupe, 1919 model; A1 condition; owner going West. Phone 6334 Bowling Green.

MERCER sport sedan, special custom-built body, cost $9,200; only used four weeks; will sell at big discount. New York Motor Car Exchange, 19-21 West 62d St.

MICHELL sedan, 1920; perfect condition; sold at half list price. Lexington Motor Co. of N. Y., Broadway and 61st St. Columbus 1260.

NASH sedan, 1919, first-class condition Room 420, 1,777 Broadway. Circle 5563.

OAKLAND sedan, 1919, first-class condition. Room 420, 1,777 Broadway. Circle 5563.

OVERLAND sedan, 1920; like new in every respect; a real big bargain. Lexington Motor Co. of N. Y., Broadway and 61st St. Columbus 1260.

OVERLAND 1920 touring; cost $1,200; mileage 2,600; positive sacrifice $550. Pennsylvania 6509.

PACKARD sedan 1918; beautiful condition; reasonable offer takes it. Lobell-Aborn, 237 West 55th.

PACKARD, suburban, sedan body, 9-25; bargain. Interstate Coach Works, 1,926 Broadway.

PACKARD 1919 Fleetwood touring; fine car; genuine bargain. Barclay 7446.

PACKARD, series 2, special coupe. Wallace, 5 Columbus Circle. Columbus 3784.

PAIGE "light 6" TOURING. Perfect condition; fully equipped; need cash; must sell; $675. Room 6, Circle 2000.

PEERLESS coupe, 1919; excellent condition; sacrifice. Sullivan, 838 7th Av. Circle 1249.

PEERLESS, late model, 8 cylinder, 7 passenger; driven by owner; A1 condition; $1,200. Seen 319 6th Av., Brooklyn.

PIERCE-ARROW sedan, late model; mechanically perfect; like new; new cord tires (two spares). Shirley, 254 West 54th.

PIERCE, 1920, 48, limousine landaulet. PIERCE, 1919—48, French brougham. Karp, 1,676 Broadway. Circle 65.

PIERCE-ARROW, B4, "48," limousine; special bargain. Cook-Macconnell, 630 5th Av.

PIERCE-ARROW sedan, 7 passenger, model C4, 1917; beautiful condition. Warehouse, 152 West 90th St. Riverside 1773.

ROAMER, 1919 runabout; almost new; will sacrifice. 123 West 64th. Meyer.

STANLEY STEAMER.

The car that never freezes; that never overheats; that has no clutch or gear shift, and that uses kerosene for fuel.

Model 735 B (1919-20), with famous Adams-Williams Sedan body (all glass enclosure), is offered for immediate sale for $3,200 cash. Would cost $5,500 to duplicate today.

It is in perfect mechanical condition; has a new boiler of the improved rustproof type; guaranteed for 2 years by the Stanley Company on the adjustment basis; new vaporizer, new super-heater; latest type electric pre-heater, which entirely does away with the necessity for use of the acetylene torch when starting from cold; Flentje hydraulic shock absorbers front and rear; Hauk wire wheels, automatically lubricated springs entirely protected from dust; 2 rear-view mudguard mirrors, spot light, running board luggage carriers, 2 new Kelly-Springfield cord tires, one spare wheel and cover, 3 spare tires and tubes, tool equipment complete.

The owner of this car has given it his personal attention. At present he owns 2 Stanleys, but finds that one serves every motoring need, and he is, therefore, willing to sacrifice at this cash price.

Would prefer to sell to one who is already familiar with the wonderful Stanley performance and construction.

Call Mr. Slauson, Madison Square 6632, between 10 and 11 or 2 and 3, to make an appointment for a demonstration.

STANLEY steamer; four-seated touring, 1919; good condition; delivery any time. Kimball, 202 Franklin St.

STEARNS 1920, 4 cyl., roadster.
STEARNS 1920, 4 cyl., 7-pass.
STEARNS 1920, 4 cyl., 5-pass.
STEARNS 1918, 4 cyl., 5-pass.
STEARNS 1918, 4 cyl., 7-pass.
F. B. STEARNS CO.,
415 West 55th St. Columbus 6108.

STUTZ BEARCAT, SPEEDSTER. Almost new; run 3,800 miles; must sell; rare opportunity. Rippeth, Hotel Woodward.

STUTZ, late model, full equipped; will sacrifice; leaving town. M. Lowenthal, 1,584 University Av.

WINTON 1920, 7-PASSENGER, CHEAP; RUN ONLY 4,000 MILES. PHONE 4900 CATHEDRAL.

AUTOMOBILES.

DEAD STORAGE, $6 UP. LEE BROTHERS, INC., 212 EAST 125TH ST. PHONE HARLEM 2719.

LIMOUSINE for sale; S. G. V. town car; has been in private use; good as new; special Quinby body. Finn, 64 Prospect St., L. I. City. 2118 Astoria.

SANDOW top, large, panel body; motor fine condition; great bargain. Collins & Barnard Co., 20 Harrison St., Manhattan.

SELL—We will list and sell your car on strictly brokerage basis. De Lemeter Motors Corp. Columbus 8484.

Motor Trucks.

USED TRUCKS.

REPUBLIC, 1919, 1½-ton, pneumatic, chassis only.
PACKARDS (2), 1916, 1½ and 2½ ton, one with furniture body and one chassis only.
PIERCE-ARROWS (2), 2-ton, one with rack and one with full van body.
GARFORD, 1916, 3½-ton, full van body.
INDIANA, 1919, 3½-ton, rack body.
FORDS (2), 1919, 1-ton, good rack bodies.
REO, 2-ton, chassis only.
BROOKLYN BRANCH,
PACKARD MOTOR CAR CO. OF N. Y.,
1,047 Atlantic Av. Prospect 3400.

FIVE-TON Pierce-Arrow dumper; 5½-ton Mack platform; my own equipment. Geo. Pride, 1,328 Broadway. Fitzroy 3277.

FORD, light delivery, 1919, good condition, panel body. Atlantic Hotel Supply Co., 676 Hudson St.

Motor Trucking.

LOCAL and long-distance hauling, 7 trucks available immediately; service rates reasonable. Phone Watkins 7262, Consolidated Motor, Freight and Express, 123 West 22d St.

Automobiles to Rent.

CADILLAC, new, 1920 limousine, 7-passenger, for rent by the month; uniformed chauffeur; owner driver. Circle 696.

CADILLAC Private Renting Service, 145 West 64th St., Circle 2809; first-class service at reasonable rates, monthly specialty.

TWIN 6s, limousine landaulets for rent by hour, day, week, month; reasonable prices, excellent service. Champion, Columbus 9072.

LIMOUSINES—Hour, day, week, monthly specialty; elegant appearance; reasonable rate. Morningside 858.

PACKARD twin six town car (very classy), by month. Mitnick, 630 West 139th St. Audubon 2590.

SMART limousines, liveried chauffeurs; prompt service; reasonable rates. Darrin, 6818 Murray Hill.

LIMOUSINE, elegant appearance; weekly or monthly; very reasonable; liveried chauffeur. Schuyler 994.

CADILLAC—Attractive limousine; hour, day, week, month. Riggio. Phone 4950 Morningside.

PACKARD twin six limousine; late model; monthly preferable; owner drives, Melrose 1230.

PACKARD twin sixes for hire, Williamsen Service, 204 West 43d. Tel. Bryant 3530.

PACKARD, new twin landaulet; day, month. Shapiro, 159 East 77th. Rhinelander 6000.

CAN accommodate party five in Marmon going to Florida. Weber, Morningside 2453.

Automobiles Wanted.

BUICK—Will pay $1 100 spot cash for best 1920 Buick touring offered. Write, stating month bought and mileage, 47 West 34th St., Room 504. Phone Fitzroy 411.

OWNER of two lots in New Jersey, 30 minutes from New York, will take automobile in exchange; give particulars. L. H., 193 Times.

AUTOMOBILES—1,000 WANTED for export; highest prices paid; bring car to 499 East 163d.

HUPMOBILE, closed or open model R. Reynolds, 243 West 53d. Circle 482.

Automobile Accessories.

CADILLAC Winter limousine top to fit 1917 car, with upholstery; will sell $175. Box I. P., 1214 Wilson Bldg.

Automobile Storage.

DEAD STORAGE AUTOMOBILES. $5 MONTHLY and UP. WEST SIDE STORAGE, 310 West 143d St. Audubon 3575.

DUMP BODY with wood hoist; 2½ ton capacity; wooden construction, steel lined; perfect condition. Phone Prospect 3400.

Automobile Bodies.

CADILLAC, sedan bodies (enclosed); ready for all touring chassis. Tel. Broad 2780.

Automobile Instructions.

AUTO INSTRUCTION.
4 and 8 weeks' courses for
Owners, Chauffeurs, Mechanics, Salesmen.
WEST SIDE Y. M. C. A.
302 West 57th St., New York.
Get booklet and pass. Special ladies' classes.

AUTOMOBILE TRAINING BY EXPERTS. Complete shop course, $60, with driving, $90; weekly payments. Ask for catalogue L. STEWART AUTOMOBILE SCHOOL, 225 West 57th St., at Broadway. Leading School—Founded 1909.

AUTO INSTRUCTION—$40 for Complete Mechanical Course. Write NEW YORK TRADE SCHOOL, 1,254 First Avenue, for circular.

ATKINSON AUTO SCHOOL, 235 West 50th—Superior instructors guarantee expert knowledge; inspect equipment or write for booklet; ladies' classes.

REPAIRING, driving taught short time; license guaranteed; ladies' classes; also Ford lessons. American Auto School, 726 Lexington Av.

PRIVATE automobile driving instruction by college automobile instructor. Call 7291 Fordham, mornings.

PUBLIC NOTICES.

PLEASE TAKE NOTICE THAT THE undersigned is not in any way connected with Mirkus Bros., of 44 East 21st St., New York City, and has not been for the last two years. JOSEPH H. MIRKUS & MIRKUS DRY GOODS CO., INC., 5,208 3d Av., Brooklyn.

TELEPHONE CONTRACT WANTED; WILL pay premium. Write Box L. S., 609 St. Paul Building.

TELEPHONE CONTRACT FOR SALE; Schuyler Exchange. H 328 Times.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.

In the matter of BENJAMIN BORER and BENJAMIN ELBERGER, individually and as co-partners trading as THE BLUE RIBBON SILK WAIST CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Wednesday, November 17, 1920, by order of the Court, at 10:30 A. M., at 35-37 West 37th Street, Borough of Manhattan, assets of the above bankrupt, consisting of sewing machines of various kinds and descriptions, including appliances; silk waists, office furniture and fixtures, consisting of tables, desks, chairs, safe, check machine, paper boxes, etc. Also the right, title and interest of the Receiver in a lease between the Bankrupt and George Kuhn, dated November 17, 1919, covering the second loft on the third floor. JESSE W. EHRICH, Receiver.

ALLEN R. MEMHARD, Attorney for Receiver, 120 Broadway, New York.

Army Orders and Assignments.

Special to The New York Times.

WASHINGTON, Nov. 16.—The War Department published the following orders today:

Medical Corps.

Majs. Beuker, B. J.; MacKenzie, T. A., and Cunningham, J. W.; Capts. Brown, B. M., and Marion, W. O., and First Lieuts. Sponsler, M. B., and Taylor, S. T., hon. discharged.

Infantry.

Miller, Ma. F. C., to 62d, Camp Lee.
Rose, Maj. E. C., to 58th, Camp Lewis.
Maj. Jackson, E. H.; Capts. Peretzky, S.; Norman, F. A., and West, F. C., and First Lieuts. Page, M. D., and Heckenhauer, K. H., and Crawford, J. E., hon. discharged.

Field Artillery.

Downs, Capt. S. D., jr., to Coblenz.
Wallace, Capt. J. H., as Asst. Prof. Mil. Sci. Purdue Univ.
Ruoff, Capt. C. F., to 5th, Camp Bragg.
Bodwell, Capt. C. P.; Cronley, Capt. J.; Tyree, 1st Lt. L., hon. discharged.
Riley, 1st Lt. E. J., to 16th, Camp Lewis.

Cavalry.

Caldwell, Lt. Col. R. C., to New York, as Asst. Recrg. Offr.
Gardiner, Maj. H., to 8th, Ft. Bliss.
Gillen, Capt. J. J., hon. discharged.

Engineers.

Lane, 1st Lt. A. L., to 3d, to Panama.
Dixon, 1st Lt. E. S., hon. discharged.

Air Service.

Hoagland, Capt. G. B.; Emerson, 1st Lt. W. T., hon. discharged.

Sanitary Corps.

Colgan, Capt. W. H.; Martindale, 1st Lt. E. C., hon. discharged.

Quartermaster Corps.

Van Winkle, Capt. W. H., hon. discharged.
Ward, 1st Lt. T., to Paris.

Miscellaneous.

Majs. Moas, W. B., Adjt. Gen.'s Dept.; Morgan, W. T., U. S. A., and Brown, H. A., Ord. Dept.; Capts. Johnson, E. L., Adjt. Gen.'s Dept.; Dewhurst, W., U. S. A., and Steinle, F., Sig. Corps., and First Lieuts. Armstrong, G. A., U. S. A., and Edmundson, J. K., U. S. A., hon. discharged.

Leaves.

Parrott, Col. R. B., Adjt. Gen.'s Dept., 15 days.
Place, Maj. O., Cav., 10 days.
Haines, Capt. O. L., Cav., 1 mo.
Knight, 1st Lt. H., Cav., 10 days.

The Civil Service.

City.

The following eligible list for topographical draftsman, Grade B, is announced: John A. Smith, 85.70; Herman Roschlan, 85.40; Louis Kamener, 84.80; Raymond M. Guey, 83.80; Albert Harman, 81.80; John S. Meade, 80.70; Nathan Simon, 79.70; Daniel J. Sherry, 78.80; Peter J. Cahill, 78.80; Charles B. Galvin, 78.60; Daniel A. Reagen, 77.90; Eugene A. Sullivan, 76.40.

United States.

The commission announces an examination for stacker and conveyor operator, male, age 20 to 35, at the Government fuel yards, Bureau of Mines, Washington, D. C., at 64 cents an hour for eight hours, and payment for overtime. Appointees may be allowed the increase granted by Congress of $20 a month. Competitors will not be required to report for examination at any place, will be rated on physical ability, 40; training and experience, 60. Applicants must have had at least two years' experience in one of the mechanical trades, of which at least six months was on heavy machinery, such as steam cranes, heavy duty belt-driven machinery, electric motors, &c., and of this six months at least three months in the installation and operation of coal-handling machines. Classified employes who have reached the retirement age and have served fifteen years are entitled to retirement with an annuity.

Estates Appraised.

BLACK, JOHN A. (in Cleveland, March 10). Total estate, $2,273,241; taxable in New York at $2,140. His brothers, Robert C. and William G. of Chicago and Charles H. Black of Lima, Ohio, receive each one-third of the residue after the payment of legacy of $188 to Margaret Lyman of Cleveland.

JACOB, HYMAN (Nov. 26, 1917). Total assets, $172,156; net estate, $151,504; cash, $753; personal, $27,503; stocks and bonds, $143,900, being the value of his 1,875 shares of H. Jacob & Sons, manufacturers of leggings, gaiters and sandals. His wife, Rosalia, of 924 West End Avenue, receives an annuity of $3,000; his daughter, Tillie Warsher of 980 West 180th Street, an annuity of $2,000; his sons, Moses of 777 West End Avenue, Emanuel of 220 West Ninety-eighth Street and Isaac Jacob of 251 West Ninety-second Street, receive an annuity of one-third of any additional income.

JACOBSON, MAX (March 21, 1919). Total assets, $151,591; net estate, $137,785; cash, $33,934; personal, $1,288; stocks and bonds, $116,362, including $10,250 in Liberty bonds, and shares in Henle Wax Paper Manufacturing Company, $52,357. His wife, Fannie, of 56 East Eighty-seventh Street, receives the entire estate.

U. S. SUPREME COURT.

Special to The New York Times.

WASHINGTON, Nov. 16.—In the Federal Supreme Court today William H. Wack of New York City was admitted to practice and these proceedings were had:

439—C. I. Dawson, Atty. Gen. of State of Kentucky, et al., applts., v. Kentucky Distilleries Warehouse Co.; and 582. Same v. The J. & A. Freiberg Co., Inc.—Reassigned for argument on Jan. 3, on motion of Mr. Levi Cooke for applee.

33—Erie Railroad Co., plff., v. Board of Public Utility Commrs., City of Paterson, et al.; 34, Same v. same; 35, Passaic Water Co., plff., v. Board of Public Utility Commrs., City of Paterson, et al.; 36, Western Union Tel. Co., plff., v. same; 37, D. Fullerton & Co., plff., v. same; 38, J. Meyer et al., &c., plffs., v. same; 39, Morris & Co., plff., v. same; and 40, Public Service Ry. Co., plff., v. same.—Four and one-half hours allowed for the argument of these cases. Argument commenced.

Adjourned until tomorrow.

Call for Nov. 17: Nos. 33 (to 40), 95, 96, 74, 53, 97, 98, 99, 101, and 103.

Weather in Grain and Cotton States.

Special to The New York Times.

WASHINGTON, Nov. 16.—Forecast:

N. C.—Fair Wed., colder in e.; Thurs. fair.
S. C. and Ga.—Fair Wed. and Thurs.; continued cool.
Fla.—Fair Wed., colder in s. and c.; Thurs. fair, continued cool.
Extreme N. W. Fla., Ala. and Miss.—Fair Wed. and Thurs.; slowly rising temp.
Tenn. and Ky.—Fair in w., clearing in e. Wed.; Thurs. fair, rising temp.
Ohio—Snow Wed.; Thurs. fair.
Ind.—Clearing Wed.; Thurs. fair, rising temp.
Upper Mich.—Cloudy in w., probably snow in e. Wed.; Thurs. fair.
Upper Mich.—Generally fair Wed. and Thurs.; moderate temp.
Ill. and Mo.—Fair Wed. and probably Thurs.; slowly rising temp.
Wis.—Wed. possibly light snow, Thurs. probably fair; rising temp. Wed.
Iowa—Generally fair Wed. and probably Thurs., rising temp. Wed.
N. Dak.—Unsettled Wed. and Thurs.; probably light rain or snow, not much change in temp.
S. Dak.—Unsettled Wed. and probably Thurs.; not much change in temp.
Neb.—Fair Wed., warmer in east portion, Thurs. unsettled.
Kan.—Fair Wed. and probably Thurs.; rising temp Wed.
Mont.—Unsettled weather Wed. and Thurs.; probably light rain or snow, not much change in temp.
Wyo.—Fair in southeast, probably light rain or snow north and west Wed. and Thurs.; not much change in temp.

Fire Record.

A.M.	Loss.
2:30—316 9 Av.; Wildman Brothers.	Slight
3:20—208-210 W. 143 St.; A. Hobbs.	Slight
4:10—66-68 W. 9 St. (telephone booth)	Slight
Charles Bigelow.	
4:20—1,474 1 Av.; Samuel Garver.	Slight
5:25—238-240 E. 20 St.; J. McGuire.	Not given
5:45—2,113 Boston Rd.; Chr. Kurtes.	Slight
7:40—987 Tinton Av.; J. Tenstein.	Slight
9:05—102 St. Mark's Pl.; Martin Gusteth	Not given
11:30—406 E. 13 St.; Nathan Rosenblum	Not given
P. M.	
1:01—443 Claremont Parkway; Abraham Backman	Not given
1:15—212 E. 56 St.; D. Pollackson.	Not given
1:55—71 W. 132 St.; J. Henry.	Not given
3:10—532 W. 58 St.; (vacant lot). Jackson & Sons.	Slight
3:15—50 Greenwich Av.; W. Long.	Slight
4:15—118 Leroy St.; Baker & Williams	Not given
5:30—2,306 8 Av.; Mary Mitchell.	Slight
5:50—128 W. 21 St.; Uneeda Button Co.	Not given
5:55—326 W. 21 St.; William Christie and M. Ledgeon.	Not given
6:40—140 120 St.; A. Mallisseca.	Not given
7:15—66 Beekman St.; Styles & Leigel.	Not given
8:10—525-529 Water St.; Metropolitan Bag Co.	Not given
9:20—62-64 Greene St.; Cramer Bros.	Not given
9:25—128 Bradhurst Av.	Not given
10:50—204 E. 112 St.; A. Speedtaum.	Slight

Naval Orders.

Special to The New York Times.

WASHINGTON, Nov. 16.—The Bureau of Navigation published today the following orders:

Rodman, Cmdr. S. S., to aid and fleet surg. on staff Adm. Albert Cleaves, Cmdr. in Chief, Asiatic fleet.
Hedrick, Lt. Cmdr. D. L., to Nav. Ord. plant, Charleston, W. Va., reporting prior to Jan. 5.
Hoffman, Lt. Cmdr. J. H., to the Rochester as engr. officer.
Allen, Lt. J. K., to the Dyer.
Clarke, Lt. H. D., to the Idaho.
Loftus, Lt. S. A., to the Frederick.

FOR SALE

BIG BARGAINS—Slightly used of furniture, oak or mahogany; desks, chairs, files, tables, leather furniture, typewriters, adding machines, multigraphs, safes. Nathan's, 452 Broadway.

FOR SALE—Mosler safe, worth $425 new; for sale to quick buyer at reasonable price. Box 292, Mt. Vernon post office, or New York Telephone Woodlawn 1000.

MULTIGRAPH, practically new; steel vertical file addressograph; Burroughs adding machine; large stationery closet. Hacker, 419 Broadway. Canal 3869.

NATIONAL cash register, reasonable. Service Register Corp., 31 W. 14th. Chelsea 8567.

TWO Burroughs adding machines, late model; one No. 4 Multigraph, complete with plca type. Room 402, 116 Nassau St.

DICTAPHONES, receiving, transcribing, letter filing cabinets, 8x5 card files; other office furniture. 5 Cortlandt St., Room 34.

OFFICE partition, oak; glass panels 41 feet long; like new; $200. 497 Broome St., near West Broadway.

BABY CARRIAGE very reasonable; bric-a-brac; call any time. Dielman, 875 Park Av.

FOR SALE—Baled hay and straw in carload lots. T. W. Price, New Brunswick, N. J.

POLISHING and plating plant; cheap rent; sell reasonable; big bargain. Canal 5347.

Clothing.

SIBERIAN squirrel coat, size 36, 40 in. long. Call Schuyler 5084.

Furniture.

SPECIALS FOR THANKSGIVING. The Big "G" Furniture Works, 76th St., 3d Av., N. Y. Lowered prices have come. We have decided to depend upon the large volume of business which will come from lowered prices to compensate for the loss of profit based on today's manufacturing cost. Your present needs may be satisfied with the assurance that these prices will not be in effect (so low) for a year or more. Everything for every room, direct from factory, at wholesale prices. Dining room suites from $193 to $1,200; living room suites from $75 to $850; bedroom suites from $165 to $1,000. The entire BIG "G" assortment has been repriced. Liberty bonds accepted at full face value at time of purchase. Catalogue No. 47 on request. Showrooms open daily till 6:30, Sat. until 10 P. M., Thanksgiving Day until 5 P. M.

THE BIG "G" FURNITURE WORKS,
203-205 East 76th St.
Just a step east of 3d Av. "L" Station.

BILLIARD AND POCKET TABLES. New and second-hand; low prices; easy payments. THE BRUNSWICK-BALKE-COLLENDER CO., 39 West 32d St., near Broadway.

FURNISHINGS, complete, for sale of 4-room elevator apartment; off lower 6th Av.; lease if desired; rental $125. 45 West 11th St., Ferguson. Chelsea 4160.

ORIENTAL. Beautiful rug, 15x18, blue ground, all-over design; low price. Tatosian Bros., 368 Lexington Av., near 41st.

REED, willow, wicker furniture for all homes, direct from factory; largest selection; lowest prices. Long Beach Willow Co., 136 East 41st. Phone Murray Hill 4776.

FURNITURE and piano; also transfer lease for two-room apartment; no dealers. 11 West 60th St. W. Almazor.

Machinery.

ROTARY CUTTER, grinding cork, &c., complete with blower, blow pipe, grading cylinder, bins; bargain. J 14 Times.

Pianos and Organs.

BABY GRAND PIANO AND ELECTRIC PLAYER ATTACHMENT; WILL SACRIFICE. C 10 TIMES.

KNABE. Mignon Grand for sale or rent; wonderful mahogany case. Cathedral 7201.

Wanted to Purchase.

HIGHEST cash price paid for furniture, contents of houses, hotels, apartments; pianos, books, carpets, works of art, A. Jones, 161 East 125th St. Tel. Harlem 2787.

WANTED—Pay full value contents apartments, houses, pianos, books, paintings, bric-a-brac. Miller, 120 University Place. Stuyvesant 3793.

PAY highest cash prices for contents of houses, apartments, works of art, pianos, bronzes, bric-a-brac. Mr. Jack, 162 East 125th. Phone 8979 Harlem.

WANTED — Pay full value contents apartments, houses, pianos, books, paintings, bric-a-brac. Miller, 120 University Place. Stuyvesant 3793.

BEST CASH PRICES PAID FOR CARPETS and rugs, domestic and Oriental; get our offer before selling. 620 Madison Av. Plaza 8835.

PAY top prices for furniture, contents of houses, hotels, apartments, pianos, works of art, &c. Phone Harlem 1299. Meri's, 155 East 125th.

15-20-TON, EIGHT-WHEEL LOCOMOTIVE CRANE WITH 50-FOOT BOOM; USED MACHINE, IN FIRST-CLASS CONDITION, DESIRED. D 67 TIMES.

HIGHEST cash for furniture, contents houses, apartments; pianos, china, furs, Bronzes, Polsen. 157 E. 47th. Murray Hill 165.

BOUGHT FOR SPOT CASH—FURNITURE, Works of Art, Jewelry, Bronzes, Rugs. B. Schaffer, 68 W. 46th. Tel. Vanderbilt 3524.

I PAY 25% more than any one for your furniture, rugs, pianos paintings. Griffin, 115 University Place. Stuyvesant 2295.

WOULD like to buy good industrial or commercial stocks. A 212 Times.

SHERIFF'S SALES.

SHERIFF'S SALE OF FLOUR.

Pursuant to an order of the Supreme Court, New York County, dated November 15, 1920, I, JAMES F. DONNELLY, will expose to sale at public vendue on November 20, 1920, at 11 o'clock in the forenoon at the warehouse of the M. G. Trucking Co., 138th Street and Mott Avenue, Bronx, New York City, 500 bags Fancy Low Grade Flour, made of Spring Wheat, by Barber Milling Company of Minneapolis, Minnesota, packed in 140 lb. jute bags.

Dated, Bronx County, November 16, 1920.
JOSEPH P. McCARTHY,
Deputy Sheriff.
JOSEPH P. McCARTHY,
Sheriff.

Henry Brady

Sheriff's Auctioneer sells this day, Wednesday, November 17th, 1920, at 12 o'clock noon, at No. 18 West 57th Street, all the right, title and interest which the defendant Gerbauiet, Inc., had on the 4th day of November, 1920, or at any time thereafter, of in and to, partitions, tables, chairs, toilet articles, &c.

DAVID H. KNOTT, Sheriff.
WALTER T. FITZSIMMONS, Deputy Sheriff.

THE WEATHER.

WASHINGTON, Nov. 16.—Storm central over North Carolina, increasingly greatly in intensity and moving rapidly north-northeastward.

The south storm has advanced northward and increased greatly in intensity and Tuesday night its centre was over North Carolina. It has been attended by rains throughout the Atlantic and East Gulf States and snow and rain in Eastern Tennessee, the Ohio Valley and the lower lake region. It has also been accompanied by gales on the Atlantic Coast. Storm warnings remain displayed on the entire Atlantic Coast.

Another storm is approaching the north Pacific coast, where rains and strong winds have already set in. The south storm will advance rapidly northward and be attended by snow and rain Wednesday in the Middle Atlantic and New England States, the upper Ohio Valley and the lower lake region. It will be followed Thursday by fair weather east of the Mississippi River.

The temperature will be considerably lower Wednesday on the south Atlantic Coast and temperature will continue considerably below normal during Wednesday and Thursday generally east of the Mississippi River.

Advisory northeast storm warnings 9:30 P. M. Lake Huron, Alpena to Port Huron. Increasing northeast winds and snow.

FORECAST TODAY AND THURSDAY.

Eastern New York—Rain on the coast and rain and snow in interior Wednesday. Thursday fair; no change in temperature.

New England—Rain and probably snow Wednesday. Thursday fair.

New Jersey—Rain Wednesday. Thursday fair; little change in temperature.

Western New York—Rain and snow Wednesday. Thursday fair.

The temperature record for the twenty-four hours ended at 11 P. M., taken from the thermometer at the local office of the United States Weather Bureau, is as follows:

	1920.	1919.		1920.	1919.
3 A. M.	37	37	4 P. M.	38	49
6 A. M.	40	36	6 P. M.	38	42
9 A. M.	39	40	9 P. M.	39	44
12 M.	40	44	11 P. M.	42	43

This thermometer is 414 feet above the street level. The average temperature yesterday was 38; for the corresponding date last year it was 42; average on the corresponding date for the last thirty-three years, 44.

The temperature at 8 A. M. yesterday was 39; at 8 P. M. it was 38. Maximum temperature, 41 degrees at 12:15 P. M.; minimum, 36 degrees at 12:05 A. M. Humidity, 74 per cent. at 8 A. M.; 98 per cent. at 8 P. M.

The barometer at 8 A. M. yesterday registered

75,000 PATIENTS

who could pay nothing were cared for in 57 Hospitals of Greater New York last year.

It cost $3.74 a day for each. They averaged 16 days.

This Work Cannot Stop!

UNITED HOSPITAL FUND

needs $1,500,000 by November 29th.

Will You Help the Sick-Poor?

Send Checks to

Albert H. Wiggin, Treasurer,

57 Broadway, New York

This Space Contributed.

RAILROAD credit must be re-established in order that the railroads can render the service required of them by shippers throughout the country.

THE position of well-secured Railroad Bonds is being improved daily by the re-establishment of credit.

Roosevelt & Son.

Founded 1797

Seasoned Investments

30 Pine Street, New York

Public Utility Bonds

At the present time when most industries are suffering severe depression, Public Utilities are again proving their stability. Increased rates and decreasing costs combine to show substantially increased earnings.

Ask for Circular O-28.

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Equitable Building New York

Exceptional Investment Possibilities

Investment issues at the present time are selling at prices which yield unusually attractive incomes.

In this connection the services of our Statistical Department are at your disposal.

Securities bought for cash or carried on conservative margin.

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EQUITABLE BLDG.

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Guaranty Trust Co.

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Members New York Stock Exchange

115 Broadway Phone 3321 Rector

FINANCIAL MARKETS

Recovery in Stocks on Easier Money—Sharp Advance in Foreign Exchange.

Yesterday's call money market did not go as low as the 7 per cent. rate of the day before, but on the other hand it did not go above 8 per cent. all day; which made it a quotably easier market than any for nearly four weeks past. The recovery in other markets which began on Monday made further progress yesterday. It was emphatic in the foreign exchange, and wheat markets, but the movement of recovery was distinct on the Stock Exchange also, where the early advances in numerous active stocks ranged as high as 2 and 4 points.

These advances, which affected both industrial and railway shares, were checked in the afternoon by pressure of sales, a good part of which came evidently from professional operators for the decline. This caused reaction of a point or thereabouts from the day's highest prices; but the market as a whole closed at a net advance, with very few losses from yesterday.

Yesterday's recovery in exchange on Europe was notable; especially in sterling, which at one time touched $3.43, marking an advance of 6 cents per sovereign for the day and of 10¼ cents from the low rate reached on Monday of last week. This is the highest rate at which sterling has sold since the day before election. It ended yesterday near the highest. Exchange on Paris and Rome moved up with sterling and closed at the best; Berlin exchange, after an exceptionally sharp recovery, got to the best rate since the middle of October. The day's whole movement in foreign exchange was perhaps the best evidence that the financial strain has begun to relax. There have been numerous occasions in our recent economic history—in the late Autumn of 1914, for instance, in the first months after the armistice, in the Summer of 1919 and in the decline to unprecedentedly low rates last February and April—when the actual situation and outlook of the world's money market was indicated first and most unmistakably in foreign exchange.

Silver bullion, the New York price for which went on Monday within a quarter of a cent of the low price of the year, recovered slightly yesterday. The utterly erratic movement of the price, during the last few months as in the earlier part of 1920, has been the despair of bankers and merchants dealing with the East. A money metal which sells at $1.37 per ounce in January, at 80 cents in June, $1.01⅜ in August and 76¼ cents in October may be considered an economic curiosity, even in this year of wild fluctuations. Imagining that our own silver dollar were today the actual standard of value for the United States currency, the intrinsic bullion value of our dollar would have moved this year from $1.06 to 62 cents, back to 78⅝ cents and down again to 59 cents—which would fairly rival the vicissitudes of the German mark.

What has actually happened to the silver bullion market has been a breakdown, similar to that in the markets for other ordinary commodities, a huge speculation which had put up the price of silver more than 50 per cent. from the price of 1918. This speculation, promoted chiefly by Chinese capitalists, was pursued (again resembling the other commodity speculations) in complete disregard of the fact that the United States Government was melting up and selling as bullion 350,000,000 of the idle silver dollars heaped up in the Treasury. After the very heavy decline of June, our own Mint did its best to steady the market through buying up all the product of domestic silver mines at more than the market value. But the probability is that this expedient, as happened under the ill-fated "Silver Purchase act" of 1890, actually made a bad matter very much worse by encouraging delusive hopes.

MONEY.

TUESDAY, NOV. 16, 1920.

Call money on the Stock Exchange was firm all day Tuesday, 8 per cent. being the ruling rate. In time money most of the day's business was in the renewing of loans, the rates on mixed and all industrial collateral ruling unchanged 8@8¼ for mixed, and 8@8½ per cent. on all industrials. Out-of-town banks continue the chief buyers of merchantile paper, with rates of 8 per cent. for choice names, and 8¼ per cent. on less well known papers.

Call Loans.

Renewal.	High.	Low.	Last.	Last.	Saturday's
8	8	8	8	8	7

Time Loans.

Mixed collateral, 60-90 days, 8¼; 4, 5 and 6 months	8 @8¼
All industrial collateral, 60-90 days, 8½; 4, 5 and 6 months	8¼

Commercial Paper.

Best names, 3 to 6 months	8
Other names, 3 to 6 months	8 @8¼

Discount Rates, Federal Reserve Bank.

Commercial paper, 15 days, 7; 16 to 90 days	8
Liberty bonds and Victory notes, 15 days, 6; 16 to 90 days	6
Bankers' acceptances, 15 to 90 days	6

Open Market Rates.

Prime eligible acceptances, on call	6
Eligible for rediscount with Reserve Bank, 60 to 90 days	6¼@6½
Non-member and private bankers, eligible, 60 to 90 days	6¼@6½
Not eligible, 60 to 90 days	8 @7½

London Market.

Money on London market Tuesday unchanged at 5¼ per cent.; short bills unchanged at 6 13-16@6⅝ per cent.; three months' bills unchanged at 6¾ @ 6 13-16 per cent. Gold bullion on the open London market was 120s. 9d., down 9d. fine ounce; Mint parity, 85s.

Clearing House Exchanges.

Tuesday's exchange of checks at the New York Clearing House, $1,084,121,369, balances $80,691,649; United States Sub-Treasury debit balance, $4,425,205; Federal Reserve Bank's credit balance, $61,760,215. Exchanges for the same day a year ago, $1,101,860,658.

SILVER BULLION.

Bar silver at London ⅝d lower at 51d per ounce. New York price for bar silver unchanged at 99½c per ounce, the Mint price; foreign silver ½c higher at 76⅝c.

Range of prices for silver bullion the month:

	—Highest.—	—Lowest.—
London	54⅝d Nov. 10	51d Nov. 16
New York	82¾c Nov. 4	76½c Nov. 15

Range for the present year to date:

London	89½d Feb. 11	44d June 13
New York	$1.37 Jan. 21	76½c Oct. 19

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Net Ch'ge.
25 railroads	58.72	57.79	58.06	+ .50
25 industrials	92.17	89.97	90.13	+ .14
50 stocks	75.44	73.88	74.00	+ .32

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net Ch'ge.
Nov. 15	74.58	72.60	72.77	+ .26
Nov. 13	74.80	73.13	73.51	— .45
Nov. 12	76.70	73.54	73.96	—2.79
Nov. 11	77.78	76.06	76.73	— .47
Nov. 10	77.64	75.60	77.20	+ .70

MONTHLY RANGE OF 50 STOCKS.

Nov.	—High.—		—Low.—		Last.
*1920.	82.84	Nov. 4	72.60	Nov. 15	74.00
1919.	90.50	Nov. 5	84.15	Nov. 29	85.34
1918.	80.16	Nov. 12	71.06	Nov. 26	73.80
1917.	68.16	Nov. 23	60.42	Nov. 8	64.02
1916.	101.51	Nov. 20	97.77	Nov. 1	97.53

YEARLY RANGE OF 50 STOCKS.

*1920.	94.07	Apr. 8	72.60	Nov. 15	74.00
†1919.	99.50	Nov. 5	60.73	Jan. 21	88.85

Full Years.

1919.	99.50	Nov. 5	60.73	Jan. 21	89.89
1918.	70.16	Nov. 12	64.12	Jan. 15	73.30
1917.	90.46	Jan. 4	57.47	Dec. 20	65.88
1916.	101.51	Nov. 20	80.94	Apr. 22	88.22

BONDS.

YESTERDAY'S CLOSE.

	—Net Change.— Day.	Month.	Year.
40 issues 70.71	+.01	—1.09	—3.22

DAILY RANGE OF 40 BONDS.

Nov. 15	70.70	—.44	Nov. 5	72.57	—.09
Nov. 13	71.14	—.22	Nov. 4	72.66	+.10
Nov. 12	71.36	—.38	Nov. 3	72.56	—.07
Nov. 11	71.74	—.07	Nov. 2	Holiday.	
Nov. 10	71.81	—.22	Nov. 1	72.63	—.05
Nov. 9	72.03	—.32	Oct. 30	72.68	+.18
Nov. 8	72.75	—.28	Oct. 29	72.50	+.07
Nov. 6	72.65	+.06	Oct. 28	72.43	—.28

YEARLY RANGE OF 40 BONDS.

*1920.	73.14	Oct. 21	65.57	May 21	70.71
†1919.	79.05	June 2	73.80	Nov. 12	73.93

Full Years.

1919.	79.05	June 2	71.06	Dec. 3	72.08
1918.	82.36	Nov. 12	75.65	Sep. 27	73.73
1917.	89.48	Jan. 29	74.24	Dec. 20	76.30

*To date. †To corresponding date last year

The fallacious theories of Marxian Socialism shattered by cold facts in H. G. Wells's third article on "Russia in the Shadow" in The New York Times next Sunday.—Advt.

FOREIGN EXCHANGE

Sterling Gains 5¾ Cents and Continental Rates End Near Best Levels.

The foreign exchanges experienced a brisk recovery yesterday, which began at the start of business and left quotations at or near their best levels at the close. Sterling demand bills recorded a recovery of 6 cents from Monday's final price to the day's highest, and at 3.42¾, the last quotation, the net gain was 5⅝ cents. Francs rose from 5.78 to 5.90; marks from 1.24½ to 1.47½, with a late reaction to 1.38. Sterling sold higher than since Nov. 1, while marks reached the best quotation since Oct. 13 and francs since Nov. 6. The market appeared to reflect short covering, influenced, perhaps, by suggestions from Geneva that the representatives of foreign countries would seek, through the League of Nations, to stabilize exchange.

Range of Rates, Sight Exchange.

TUESDAY, NOV. 16, 1920.

	High.	Low.	Monday's Final.	Monday's Final.
LONDON	$3.43	$3.40	$3.42¾	$3.37
PARIS	5.90	5.83	5.90	5.78
ROME	3.56	3.48	3.56	3.47
AMSTERDAM	20.95	20.80	20.90	20.70
BERLIN	1.47½	1.27½	1.38	1.24½
MADRID	12.58	12.28	12.58	12.46

CLOSING RATES.

Parity of exchange is given as reported by the U. S. Mint, except in countries with a silver standard, where parity fluctuates with the price of silver.

Europe.

	Tuesday.	Week Ago.	Year Ago.
STERLING—Par $4.86⅝ per sovereign.			
Demand	$3.42¾	$3.37½	$4.04½
Cables	3.43½	3.38¼	4.05½
Com., 60 days	3.37⅝	3.32¼	3.99½
Com., 90 days	3.35½	3.30¼	3.97½
FRANCE—Par 19.3 cents per franc.			
Demand	5.90	5.85	10.32
Cables	5.91	5.86	10.34
ITALY—Par 19.3 cents per lira.			
Demand	3.56	3.42	8.24
Cables	3.57	3.43	8.26
BELGIUM—Par 19.3 cents per franc.			
Demand	6.24	6.19	11.30
Cables	6.25	6.20	11.32
GERMANY—Par 23.8 cents per mark.			
Demand	1.38	1.15½	2.15
Cables	1.38½	1.16½	2.17
AUSTRIA—Par 20.3 cents per crown.			
Demand	.30½	.29	.90
Cables	.31½	.29½	1.00
CZECHOSLOVAKIA—Par 20.3 cents per crown.			
Demand	1.17	1.03	2.05
Cables	1.18	1.04	2.15
DENMARK—Par 26.8 cents per krone.			
Demand	13.25	13.20	20.60
Cables	13.30	13.25	20.75
FINLAND—Par 19.3 cents per finmark.			
Demand	2.21	2.25	4.05
Cables	2.21	2.30	4.15
GREECE—Par 19.3 cents per drachma.			
Demand	9.10	9.10	17.75
Cables	9.15	9.15	18.00
HOLLAND—Par 40.2 cents per florin.			
Demand	29.90	29.55	37.375
Cables	30.00	29.65	37.50
HUNGARY—Par 20.3 cents per crown.			
Demand	.18½	.19¼	..
Cables	.19	.20	..
JUGOSLAVIA—Par 20.3 cents per crown.			
Demand	.75	.72	1.20
Cables	.77	.73	1.30
NORWAY—Par 26.8 cents per krone.			
Demand	13.25	13.20	22.25
Cables	13.30	13.25	22.40

Europe.

	Tuesday.	Week Ago.	Year Ago.
POLAND—Par 23.8 cents per mark.			
Demand	.24	.25	..
Cables	.29	.26	..
RUMANIA—Par 19.8 cents per leu.			
Demand	1.44	1.44	3.90
Cables	1.46	1.45	4.00
SERBIA: Belgrade—Par 19.3 cents per franc.			
Demand	2.95	3.18	5.25
Cables	3.00	3.19	5.35
SPAIN—Par 19.3 cents per peseta.			
Demand	12.58	12.52	20.15
Cables	12.60	12.54	20.27
SWEDEN—Par 26.8 cents per krone.			
Demand	19.00	18.80	22.85
Cables	19.05	18.85	23.00
SWITZERLAND—Par 19.3 cents per franc.			
Demand	15.57	15.27	18.00
Cables	15.60	15.30	18.08

Far East.

	Tuesday.	Week Ago.	Year Ago.
CHINA—Cents per silver dollar or tael.			
Hongkong, demand	66.50	69.75	100.00
Hongkong, cables	66.60	69.85	100.10
Peking, demand	95.50	100.50	150.00
Shanghai, demand	89.00	94.00	149.50
Shanghai, cables	89.50	94.50	149.75
INDIA: Calcutta—Cents per rupee, stabilized at one-tenth of a pound sterling.			
Demand	30.00	30.25	42.25
Cables	30.25	30.50	42.50
PHILIPPINE ISLANDS: Manila—Par 50 cents per silver peso.			
Demand	46.50	46.50	48.75
Cables	47.00	47.00	49.00
JAVA—			
Demand	32.50	33.00	....
JAPAN—Par 49.8 cents per yen.			
Demand	50.50	50.75	50.50
Cables	50.75	51.00	50.75

South America.

ARGENTINA—Par 42.44c per Arg. paper del.			
Demand	33.00	33.25	43.05
Cables	33.125	33.375	43.15
BRAZIL—Par 32.45 cents per paper milrel.			
Demand	16.125	16.25	27.27
Cables	16.25	16.375	27.47

Canada.

MONTREAL—Par 100c per Canadian dollar.			
Demand	89.4	89.6	95.9

Russian Currency.

Prices for pre-revolution Russian ruble notes were as follows: Par, 51.40 cents per ruble:

	Bid.	Asked.
100 ruble notes, per ruble	.75	.85
500 ruble notes, per ruble	.65	.75

TOPICS IN WALL STREET.

The Trend of Money.

The people who are hoping for cheap money are beginning to take heart at the way the call money rate has been performing of late. Yesterday it stood at 8 per cent., through, with no upturns and no falls. On Monday, after starting at 8½ per cent., it dipped to 7 per cent. before the closing. Thus, the market seems to be working lower; not breaking sharply, of course, but going down in the orderly, albeit superficially irregular, manner which usually gets results. The break from the 9 per cent. rate last Thursday, which was the first break in about three weeks, is now being talked of as the real signal for a decline, and the developments of yesterday and the day before appear to bear this out. It may take some little time—say another month—to really get notable ease in the money market, but the indications now are that it will be realized about the turn of the year.

***

Exchanges and the League.

The rather startling reversal in the exchanges yesterday—almost without exception the European rates moved forward aggressively—was attributed by some competent observers to the influence of the convening of the League of Nations. There undoubtedly was a good deal of speculative short covering yesterday and this, it may well be, was at least in considerable part inspired by the assembling of delegates at Geneva. If the League is to do anything, the argument ran, it is to bring about some form of general stabilization, and general stabilization is certain to find reflection in the rates for foreign exchanges. Whether this is entirely sound or not, it at least had the effect yesterday of precipitating something very closely resembling a "bear panic" in the sterling market.

***

New Financing.

Very little new financing is being talked of among the banks, notwithstanding that a great deal of this business remains to be attended to. One piece was announced yesterday when it was stated that a banking syndicate headed by Goldman, Sachs & Co., Lehman Brothers and the Union Trust Company of Pittsburgh, had purchased an issue of $8,000,000 short-term obligations of the Heinz Company, the canning concern. But simply because none is being talked of openly it does not follow that a lot is not being considered and it would surprise nobody if within the next ten days or two weeks the volume of new offerings should again assume very substantial proportions.

***

Concerning the Extended Guarantee.

Four of the reasons why the railroads failed to earn by a wide margin the standard return guaranteed to them for the six month period ended with Sept. 1 are presented in American Railroads, the official publication of the Association of Railway Executives. They follow: "The roads were returned on March 1 without having their rates readjusted to the existing higher levels of wages, increased prices of coal and other materials and higher taxes. Shortly afterward the Railroad Labor Board raised wages again for a total of about $625,000,000 a year and made the increase retroactive to May 1. This alone added to the deficit about $208,000,000. That the adjustment in railroad rates necessary to meet these costs could not be determined for six months, and could not be made retroactive. The roads were returned with maintenance of equipment so much behind that extraordinary expenditures were inevitable to handle the unprecedented traffic demands."

***

Northern Pacific Oil Lands.

Reports from out of town that the oil lands of the Northern Pacific in Montana have been proved by the bringing in of a well in the Cat Creek district by the Montcal Oil Company, failed to find reflection in the action of the stock. This remained at about the same level throughout the day and closed fractionally off. According to the report which was circulated in the financial district the company's alternate land grants along its right of way in Montana are on both sides of the track for a distance of 120 miles, and the dispatches from the West said that while the new well had not been brought in on Northern Pacific acreage it was brought in on adjoining property and therefore proves up land owned by the Northern Pacific.

***

New Denver Company Meeting.

It was learned yesterday that the first meeting of the recently incorporated Denver & Rio Grande Western Railroad Company which was organized with $150,000,000 capital to take over the Denver & Rio Grande Railroad, which has been ordered sold Nov. 20 to satisfy a Western Pacific judgment secured some time ago, will be held Nov. 24 in Alvin W. Krech's office in the Equitable Trust Company. The Equitable Trust is trustee for the Western Pacific. The meeting of the new Denver Company is scheduled to follow the regular Western Pacific meeting on the same date, and will be held whether the sale of the Denver & Rio Grande occurs on Nov. 20 or is postponed. Application has been made by the Protective Committee for Denver & Rio Grande stockholders for a postponement of the sale of the road and it is asserted by counsel for the committee if a postponement is not granted the judgment of the Western Pacific will be attacked, it being alleged that new evidence regarding that judgment has been found.

***

The Mexican Question.

According to a representative of the Mexican Government there is every probability that there will be a quick settlement of the difficulties between the oil companies and the Mexican Government within the next two or three months. The question will be one of the first considered by the Mexican Congress when it convenes in December, and it is believed that the Carranza decrees will be abrogated or so modified that they will be inoffensive to the oil companies. To this end there will probably be some definite interpretation of Article 27 of the Mexican Constitution so that there will not be any possibility of it being considered as retroactive. This would be in line with the announcement that the Mexican Government was willing to assure property owners that their rights would not be infringed.

***

Structural Orders Decline.

Orders for structural steel in October, according to figures compiled by the Bridge Builders and Structural Society, amounted to only 45,600 tons, or about 25½ per cent. of the capacity of the bridge and structural shops of the country. This is a drop of 21,400 tons from the September level, which was equal to 43 per cent. of capacity. The October figures are the lowest reported since April, 1919, when the orders amounted to 43,800 tons. In October of last year structural steel orders amounted to 139,500 tons, and the same month of 1918 showed orders for 77,400 tons.

***

Iron Trade Slowing Up.

The only pleasant feature in the iron trade, according to the Matthew Addy Company, is the general feeling that the present state of affairs cannot last long. It is asserted that there is no buying whatever for forward delivery, purchases consisting of small lots that are wanted in a hurry. Suspension of shipments is being asked in many cases, together with demands for cancellation of orders. Furnaces are said to be resisting cancellations, demanding that contracts be considered as firm obligations. The Addy Company sums up the situation by saying that the iron masters, unable to substantially reduce costs and unable to sell iron, are meeting the situation by going out of blast.

A Study of Bond Values

Whether a long term 3½% or 4% bond selling at 50% or 60% of its par value, or one of the new issues yielding 8% or better, should be purchased, is a problem the average investor is meeting to-day.

A solution is offered for those who send for our circular No. G-10.

A.B. Leach & Co., Inc.

Investment Securities

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Boston Chicago Buffalo Cleveland Philadelphia Minneapolis Baltimore

Income Tax at a Glance

This year's edition of our Chart showing your Income Tax at a Glance is now ready for distribution. We maintain for the service of our clients a special department which will cheerfully assist you with your problems.

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W.C. Langley & Co.

Investments

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INVESTMENT BONDS

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Secured by direct mortgage and strong collateral lien upon 9,908.26 miles of road.

Prior to Government operation the St. Paul earned its bond interest by a comfortable margin. Net earnings after rentals for period from January 1 to September 30, 1920, about five times those reported for the same period of 1919.

We are offering a limited number of these bonds subject to prior sale and change in price.

To Yield 7.30%

Colgate, Parker & Co.

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Coffee Sugar Cotton Futures

Our Stock Market Review Sent on Request for T-14

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NEW YORK STOCK EXCHANGE TRANSACTIONS.

TUESDAY, NOV. 16, 1920.

Day's Sales.	Monday.	Saturday.	A Year Ago.	Two Years Ago.	Year to Date.	Same Period 1919.	Same Period 1918.	Same Period 1917.
784,953	1,090,019	773,818	1,175,694	455,782	190,643,333½	279,117,677	126,085,533	167,889,630

Closing Bid.	Closing Ask.	Sales.		First.	High.	Low.	Last.	Net Chge.
21¼	23	100	Advance Rumely	21¼	21¼	21¼	21¼	+ ⅝
..	..	100	Do pf	53⅜	53⅜	53⅜	53⅜	— ⅛
33½	34	800	Ajax Rubber	33	34	33	33½	+ ¼
1⅜	1½	1,100	Alaska Gold Mines	1½	1½	1⅜	1⅜	— ¼
1⅜	1½	1,900	Alaska Juneau	1½	1½	1⅜	1⅜	— ⅛
52½	53	700	Allied C. & D. w. i.	52¼	53½	52¼	52½	....
90½	91½	100	Do pf. w. i.	91½	91½	91½	91½	— ½
30½	31¾	1,200	Allis-Chalmers Mfg.	32	32	30¾	30¾	+ ⅝
70½	76	200	Do pf	71	71	71	71	—1¾
73½	74	500	Am. Ag. Chemical	73⅝	75¼	73⅝	75¼	+3¼
81	86	100	Do pf	82	82	82	82	— ¼
59⅝	60	200	Am. Beet Sugar	59¼	59¼	59	59	+1
68	68¼	500	Am. Bosch Mag	69⅝	69⅝	68	68⅛	+2⅛
25⅞	26⅛	3,300	American Can	25½	26⅝	25½	26	+ ½
83	86	100	Do pf	84¾	84¾	84¾	84¾	+ ¾
125⅛	126	2,600	Am. Car. & Fdy	125½	127¾	125¼	125¼	— ⅛
23	23½	400	Am. Cotton Oil	22⅝	23	22⅝	23	+ ¼
8⅝	8½	1,100	Am. Drug. Synd	8⅝	8¾	7⅞	8¼	+ ⅛
127	130	100	American Express	130	130	130	130	+2
7⅜	8¼	1,100	Am. Hide & Leath	8	8¼	7⅞	7⅞	— ⅛
50¾	51¼	1,200	Do pf	51½	52	51	51	— ½
40	43¼	200	American Ice	40½	41	40½	41	+1
52¼	52¾	14,800	Am. International	55¼	56⅝	51½	52½	—2⅝
9¼	10	400	Am. La F. Fire En	9⅛	9⅛	9	9	— ½
61	62½	2,100	Am. Linseed	60	62½	60	62½	— ½
85½	86	4,600	Am. Locomotive	87	88	85½	85½	— ¾
10¼	10½	3,100	Am. Safety Razor	10⅛	11	9¾	10⅝	— ⅛
12⅞	13⅛	2,700	Am. Ship & Com	12⅝	13	12⅝	13	+ ⅛
49⅞	50	5,600	Am. Smelt. & Ref	51⅝	52⅝	50	50	—1⅞
87¼	88	600	Do pf	88¼	88¾	87⅜	87⅝	— ⅛
31¼	31⅝	2,000	Am. Steel Found	31⅛	32	31⅛	31⅞	+ ⅝
97⅞	98	3,300	Am. Sugar Ref	98	100	97½	97⅞	+ ½
73⅝	75	3,000	Am. Sumatra Tob	77½	77½	74	74	—2½
99½	99⅝	1,200	Am. Tel. & Tel	99½	99⅝	99½	99½	....
114	115½	400	Am. Tobacco	115½	115½	115	115	+ ½
112½	114	300	Do, Class B	115	115	114⅝	114⅝	+1⅜
89	90	600	Do pf	89½	89½	89½	89½	....
64⅝	64⅞	4,700	American Woolen	65½	67⅞	65	65	— ⅛
91½	93	200	Do pf	92	92	91⅝	91⅝	— 1⅛
7½	7¾	200	Am. Zinc, L. & S	8	8	8	8	+ ⅛
41⅝	41⅞	13,800	Anaconda Copper	41⅝	42½	41⅝	41⅝	— ⅝
3	3¼	100	Assets Realization	3	3	3	3	+ ⅛
84	85	2,600	A., T. & S. F	83¾	85½	83¾	84¾	+1¼
77¼	78	400	Do pf	77	77⅞	77	77⅞	— ⅛
7¾	8½	300	Atl., Birm. & At	7¾	8¼	7¾	8¼	+ ¼
92	96	100	Atlantic Coast Line	93	93	93	93	+1½
14½	15	200	Atlantic Fruit	14⅞	14⅞	14⅜	14⅜	....
19⅞	20	200	Atlas Tack	20⅝	20⅝	20⅛	20⅛	— ⅝
113½	114½	5,500	Atl., Gulf & W. I	115	117⅜	114	114	+ ⅞
100¼	100⅝	28,700	Baldwin Loco	100	102⅝	99¾	100½	+1½
40⅞	41⅛	5,800	Baltimore & Ohio	40¾	41⅝	40⅜	40⅞	+ ¼
50½	51	200	Balt. & Ohio pf	51	51	50⅜	50⅜	— ⅜
..	..	200	Barret Ch.Cn.c of d	112¾	112¾	112¾	112¾	—10¼
..	..	400	Bethlehem Motors	2½	2½	2⅜	2⅜	— ⅛
58½	60	200	Bethlehem Steel	60¾	60¾	60¾	60¾	+1
59	59¼	8,600	Beth. Steel Class B	59½	61½	59	59	— ⅜
103	104	253	Beth. Steel 8% pf	103	104	103	104	+1
4⅜	5	700	Booth Fisheries	4⅞	5	4⅝	5	+ ⅛
13	13¼	400	Brooklyn R. T	13¼	13¼	13¼	13¼	+ ⅛
7½	8½	1000	Do., ctfs. of dep	8¼	8¼	8¼	8¼	+ ½
88	90	400	Burns Bros	87⅝	90	87½	90	+4
5⅛	5¼	500	Burns Copper & Z	5¼	5¼	5¼	5¼	....
12	12⅜	200	Butte & Superior	12¼	12¾	12	12	....
11	11½	100	Butterick Co	11	11	11	11	....
15⅝	16	600	Caddo Cen., O. & R	15⅛	15⅞	15⅛	15⅝	— ½
66⅜	67	1,400	California Packing	66	67½	66	67	+1
19⅜	21	800	Cal. Petroleum	19¾	20	19¾	20	+1½
66½	67¼	400	Cal. Petroleum pf	67	67	66½	66½	— ½
118⅜	118½	4,500	Canadian Pacific	118	119¼	118	118⅜	+ ⅝
37	37⅜	3,800	Cen. Leather Co	37⅜	37⅞	37	37½	+ ⅝
34¼	34⅞	1,300	Cerro de Pasco Cop	34⅜	35	34	34⅞	+ ⅝
73½	74	12,600	Chandler Motor	76⅜	77½	73½	73½	—2½
63¼	64	2,700	Ches. & Ohio	64	65	64	64⅜	+ ⅝
8	9	200	C. & E. I. eq. tr	10¼	10¼	10	10	....
9	11	100	C. & E. I. pf. eq. tr	9½	9½	9½	9½	— ½
9	9⅜	500	Chi. Great Western	9⅜	9⅝	9¼	9⅜	+ ⅛
23	23½	1

STANDARD OIL ISSUES

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We recommend for investment

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The outlook for good public utility bonds has undergone great improvement during recent months.

There are numerous issues of standard quality which are now selling far below normal values.

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RAIL TRAFFIC GAINS IN PRIVATE HANDS

Freight Carried One Mile Was 248,999,000,000 Tons, a Record, During Seven Months.

CAR MOVEMENT UP 23%

Growth in Efficiency Adds 500,000 Cars to Shippers' Service, Says Railroad Journal.

Discussing the efficiency of railroad operation in the first six months of private control succeeding two years of Government operation, American Railroads, the official publication of the Association of Railway Executives, in the current issue shows just what the improvement has been. It says, in part:

"As to efficiency, the number of cars now in service is practically the same as it was in 1918, and the statistics reported by the Interstate Commerce Commission show that during the first seven months of 1920 the number of net tons of freight carried one mile (the real measure of railroad service) by the Class I railroads was 248,999,000,000, or 32,293,000,000 more than for the corresponding period of 1919, 7,480,000,000 more than for 1918 and 3,906,000,000 more than for 1917.

"In short, the volume of freight traffic carried by the railroads for the first seven months of 1920, despite the switchmen's strike, exceeds the net tons carried one mile during a corresponding period in any of the last three years, including the period of Federal control.

"At the end of Federal control the average number of miles per car per day was 22.3 and the average tonnage of each car was 28.3. Translating the August figures into terms of efficiency, the gain in car movement was about 23 per cent., and this was topped by a gain of more than 5 per cent. in tons per car.

"As there are in use in the United States at present 2,350,000 freight cars, such a growth in efficiency has added the equivalent of at least 500,000 cars to the service of the shippers of the United States."

DECLARED DIVIDENDS.

Company.	Rate.	Period.	Payable.	Hold. of Record.
Am. Linseed	75c	Q	Dec. 15	Dec. 1
Do pf	$1.75	Q	Jan. 3	Dec. 15
Am. Power & L.	1	Q	Dec. 1	Mr. 18
Am. Tel. & Tel.	2	Q	Jan. 15	Dec. 20
Fed. Min. & Sm. pf	1¾	Q	Dec. 15	Mr. 25
Greenfield T. & Dis	75c	Q	Jan. 1	Dec. 15
Do 8% pf	2	Q	Jan. 1	Dec. 15
Nat. A. & Ch. pf	1¾	Q	Jan. 1	Dec. 13
New Niquero Sugar				
Cane pf	3½	SA	Dec. 1	Mr. 24
Ohio Oil	$1.25	Q	Dec. 31	Mr. 27
Do	$4.75	Ex	Dec. 31	Mr. 27

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Continued low prices of conservative securities have increased the number from which the purchaser may select, so that it is largely a question of choosing those which are best qualified to withstand readjustment conditions.

We are recommending two bonds which we believe combine adequate security with a high yield. Details are given in our

Letter No. T 186

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Railroad Bonds

We believe that the improved conditions for railroad bonds have been discounted only to a limited extent by the recent advance. Railroad bonds as a class, in our opinion, still offer opportunities for liberal returns and market appreciation.

Circular AA-1 on Request

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Circular "T-59" on request.
Gardner Bldg., Toledo

BONDS ON STOCK EXCHANGE

TUESDAY, NOV. 16, 1920.

	1920.	1919.	1918.
Day's sales	$14,374,700	$16,330,500	$9,222,000
Year to date	3,249,133,400	2,836,053,250	1,607,735,500

GOVERNMENT WAR LOANS.

Sales $1,000.	Issue	Open.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Asked.	Yield.
455	—Liberty 3½s, 1932-'47	93.02	93.12	93.00	93.10	...	93.00	93.20	3.92
2	—Liberty 1st 4s, 1932-'47	87.50	87.50	87.50	87.50	—1.30	87.00	89.00	4.62
11	—Liberty 2d 4s, 1927-'42	85.80	85.80	85.54	85.54	—.16	85.40	85.70	5.10
10	—Liberty 2d 4s, Reg	85.44	85.44	85.44	85.44	...	...	...	...
159	—Liberty 1st con. 4¼s, 1932-'47	87.90	88.06	87.80	87.84	—.06	87.50	87.80	5.08
2,086	—Liberty 2d con. 4¼s, 1927-'42	85.80	85.98	85.66	85.66	...	85.06	85.72	5.34
10	—Liberty 2d con. 4¼s, Reg	85.90	85.90	85.90	85.90	...	...	...	...
5	—Liberty 2d con. 4¼s, 1932-'47	95.50	95.50	95.50	95.50	+ .22	...	...	...
1,093	—Liberty 3d con. 4¼s, 1928	88.14	88.30	88.00	88.08	+ .02	88.04	88.16	5.83
2,927	—Liberty 4th 4¼s, 1932-'39	86.20	86.40	86.10	86.20	— .08	86.16	86.24	5.45
7	—Liberty 4th 4¼s, Reg	86.02	86.02	86.02	86.02	...	...	...	...
1,429	—Victory 3¾s, 1922-'23	95.80	95.84	95.76	95.76	+ .02	95.76	95.80	6.62
1,034½	—Victory 4¾s, 1922-'23	95.78	95.86	95.74	95.80	+ .02	95.76	95.80	6.62
1	—Victory 4¾s, Reg	95.50	95.50	95.50	95.50	...	...	...	...

Following sales are given in lots of $1,000:

Argentine 5s 1..... 74
Chinese Ry 5s 2..... 41½ 1..... 41 22..... 41½
City Berne 8s, temp ctfs 17..... 98¾
City Chris 8s, K.L.&Co ctfs 2..... 98¾ 1..... 99⅜ 3..... 99⅜ 4..... 98½
City Copen 5s 12..... 75⅜ 8..... 75¼ 5..... 75⅜ 6..... 76
City Lyons 6s, temp ctfs 2..... 83
City Paris 6s 2..... 95 1..... 94⅝ 10..... 94½ 2..... 94⅝
City Tokio 5s 1..... 48¼ 1..... 48
City Zurich 8s receipts 1..... 98½ 5..... 98¼ 1..... 98⅛ 9..... 98½ 6..... 98¼ 1..... 98⅛
Dom Rep 5s 31..... 77
Dom Can 5½s, 1921 2..... 98¼ 5..... 98⅛
5s, 1926 4..... 90¾
5½s, 1929 7..... 91½
5s, 1931 10..... 90¾
French Gv 8s 31..... 100¼ 6..... 100⅛ 18..... 100⅛ 1..... 100⅜ 5..... 100⅛ 32..... 100⅛ 24..... 100⅛
Gov Switz 8s, temp rects 3..... 102½ 1..... 101¾ 3..... 101⅝ 1..... 102 6..... 102¾
Jap Gov 4½s, ster loan 1..... 74⅜ 6..... 74⅞
2d series 50..... 74⅜ 106s30f. 74⅜ 10..... 74⅜ 3..... 74⅝
4s, ster loan 16..... 57⅜
King Belgium 7½s, rects 2..... 97⅜ 1..... 97½ 1..... 97⅜ 6..... 97¼ 10..... 97¼ 1..... 97 2..... 97⅜ 1..... 97¼ 2..... 97⅜
6s, 1921 1..... 99¾
1925 10..... 99 2..... 99¾
Rep Cuba 4½s 1..... 85½ 1..... 85¼ 2..... 84
UnKofGB&Ir 5½s, 1921 88..... 98⅝
5½s, 1922 12..... 94⅜ 60..... 94¼ 5..... 94 3..... 94¾
50s, 1923 10..... 90 2..... 89¾
15s7f. 88½
30..... 89
5½s, 1937 26..... 93¼ 7..... 85¾ 2..... 86
U S Mexico 5s 1..... 45 1..... 44½ 10..... 45 10s30f. 45 22..... 44¾ 10..... 44½ 3..... 45 5..... 44¾ 10..... 46 10..... 44¼ 20..... 44¾
4s 5..... 36
Alleg Val 4s 3..... 80¼ 2..... 80¾
Am Cot Oil 5s 5..... 77
Am Sm & Ref temp 1st 5s 5..... 76 3..... 76¼ 2..... 75½ 2..... 75¾
AmT&T col 4s 25..... 79¾ 8..... 79 2..... 79¼
col tr 5s 23..... 80 1..... 79¾ 5..... 80 5..... 79½ 1..... 79⅜ 8..... 79¾ 1..... 79½ 3..... 80
conv 6s 21..... 95 8..... 95¼
Armour 4½s 1..... 75½
A.T&SFren 4s 1..... 73¾ 14..... 73¾ 14..... 76 13..... 76¼ 21..... 76¼
adjust 4s 10..... 70 1..... 70½ 1..... 69½
stamped 1..... 70¾
conv 4s, '60 5..... 84¼
conv 4s, '55 5..... 87

Following sales are given in lots of $1,000:

conv 4½s 2..... 71 1..... 70⅞ 4..... 71¼ 1..... 71⅜ 6..... 71½ 1..... 71⅜ 2..... 71¼ 1..... 71⅜
ref 4½s 1..... 61 1..... 60⅞ 3..... 61
Chi & N Wn gen 4s 31..... 78
deb 5s, 1933 1..... 90¼
7s, temp ctfs 4..... 102⅝
gen 4½s 1..... 103 1..... 77⅛
Chi Rys 5s 3..... 62½ 2..... 62¼
C, R I & P gen 4s 2..... 72½ 50..... 71¼
ref 4s 20..... 66⅝ 4..... 66½ 12..... 67½ 5..... 67
C, S P, M & O deb 5s 25..... 83¼ 25..... 82½
6s 1..... 102¼ 5..... 102
Chi Un Sta 4½s, Ser A 6..... 70½ 47..... 70
Chi & W Ind con 4s 25..... 59
Chile Copper col tr 6s 1..... 70 4..... 71 12..... 70 10..... 69⅞ 2..... 70
7s 2..... 93
C, C, C&I gen 6s 1..... 98
Col&So 1st 4s 3..... 83½
ref & ext 4½s 3..... 72¾ 4..... 73
Comp Tab Rec s f 6s 2..... 81¾ 9..... 81½
Connlty&L 1st &ref 4½s, stpd 1..... 60½
Con Gas cv 7s 4..... 100¼ 4..... 100½ 1..... 100¾ 2..... 100⅝ 3..... 100¼
Cumbld Tel 5s 10..... 81¼
Cuba C Sug conv 7s 8..... 86¾ 37..... 87
Dallas & W 6s 5..... 00
Del & Hudson conv 5s 16..... 85½
1st ref 4s 2..... 79¼
temp 7s 1..... 104
llen eq 4½s 1..... 96¾
Den & Rio G con 4s 3..... 65¼ 3..... 65
1st & ref 5s 13s30f. 48¼ 10..... 49 2..... 47
Det Edison col tr 5s 5..... 80
Edi El Ill of N Y 1st con 4s 3..... 85
Erie 1st con 4s 1..... 53 11..... 53½ 37..... 53¾
1st gen 4s 10..... 44¾ 1..... 45¼ 11..... 45 1..... 44¾ cv 4s, Ser A 1..... 40 cv 5s, Ser B 11..... 41¼ 1..... 41 cv 4s, Ser D 6..... 46 5..... 45¼ 3..... 46 2..... 47
Fla East C Ry 1st 4½s 2..... 77¾
GenElec deb 5s 1..... 85
GtNor ref 4½s 10..... 81
Har Rif & Porchester 4s 1..... 68½
Hud & M 1st & ref 5s, Ser A 3..... 60⅞ 9..... 61 adj inc 5s 1..... 22¼ 5..... 22¼
Ill Cent 4s, '52 2..... 72¼
4s, 1953 2..... 67¾ 3..... 67⅞ 5..... 68
ref 4s 2..... 74⅝ 1..... 74¾
temp 5½s 2..... 90¼
Ind Steel 5s 1..... 90
Int-Met 4½s 36..... 19 3..... 19¼ 20..... 19 1..... 18¾ 5..... 19¼
cfs of dep 2..... 19
Int R T 1st & ref 5s 1..... 53 10..... 53¼ 27..... 53½ 1..... 53¾
4s, 1934 10..... 84½ 5..... 84¼ 7..... 84 2..... 84¼
con 4½s 1..... 84¼
Con Pac g 4s 1s15f. 77¼
C & O con 5s 1..... 92¾ 10s30f. 92¼ 2..... 92¼
gen 4½s 1..... 75¾ 25..... 76 15..... 75¼ 10..... 76 1..... 75¾ 1..... 76 2..... 75¾ 9..... 76
conv 4½s 2..... 72¾ 5..... 72¾ 1..... 72¾ 2..... 74½
6s 2..... 91⅝ 4..... 92
P L E & W V 4s 6..... 64¾ 15..... 65½ 6s00f. 65 5..... 65¾ 6..... 65½
Tol Cin D 4s 9..... 52⅞
B T of Pa 7s, int receipts 2..... 101 9..... 101¼ 1..... 101⅛ 2..... 101 19..... 101¾ 2..... 101¼ 9..... 101¾ 2..... 101¼ 1..... 101¾ 4..... 101⅞ 1..... 101
B S pur m 5s 3..... 78 2..... 77
1st & ref 5s 6..... 77¾ 3..... 77¾ 1..... 77½
B E Co g 5s, Ser A 2..... 76¼
B R T 7s, '21 46
B T B gtd 5s 1..... 73½
Bush Term 5s 5..... 70½ 1..... 70
Cent of Ga Ry con 5s 6..... 80⅝
6s 3..... 89 5..... 89¼
Cent Lea 5s 27..... 90¼
Cent P gtd 4s 30..... 72 25s30f. 72 7..... 72¼ 5..... 72¼ 6..... 72¼ 8..... 72¾ 1..... 72⅝
4s, 1935 1..... 81¾ 1..... 81¼ 1..... 81¾ 1..... 81⅛
4s, 1934 10..... 84¼ 5..... 84¼ 1..... 84 2..... 84¼
con 4½s 2..... 87½
Con Pac g 4½s 1s15f. 77¼
C & O con 5s

?

WHY not be as painstaking in preserving your capital by discriminate investing as you are in the business process of accumulating the surplus you have to invest?

Our letter, No. 187, describes a few securities that merit consideration because they are substantial. We recommend them.

Morton Lachenbruch & Co.
42 Broad Street New York
CHICAGO DETROIT PHILADELPHIA PITTSBURGH

Somebody Has To Pay For What Hospitals Do For Nothing.

75,000 hospital patients a year in New York Ctiy are too poor to pay for their care.

It costs $3.74 a day for each. They average 16 days.

UNITED HOSPITAL FUND

needs $1,500,000 by November 29th to help 57 hospitals continue free treatment.

Will You Help?

Send Checks to

Albert H. Wiggin, Treasurer, 57 Broadway, New York City.

This space donated to United Hospital Fund by Pynchon & Co., 111 Broadway, N. Y.

Established 1855

BREITUNG & CO., Inc.

7 & 9 Hanover St.

Foreign Exchange

Closing Rates—

	Cable.	Check.	Currency.	
England	$3.42⅝	$3.42	$3.50	Sterling
France	5.95	5.94	6.30	Francs
Belgium	6.22	6.21	6.70	Francs
Italy	3.55	3.54	4.00	Lire
Germany	1.40	1.39	1.55	Marks
Switz'land	15.42	15.41	15.80	Francs
Spain	12.70	12.69	13.10	Pesetas
Greece	9.15	9.14	9.60	Drachmas
Roumania	1.47	1.46	1.67½	Lei
Czecho-S.	1.21	1.20	1.50	Kronen
Jugo-Slav.	.77	.76	...	Kronen
Austria	.33	.32	.35	Kronen
Hungary	.23	.22	...	Kronen
Russia	...	...	.75	Rubles

Morton Lachenbruch & Co.
42 Broad Street New York
CHICAGO DETROIT PHILADELPHIA PITTSBURGH

BOLES & WESTWOOD
Members Phila. Stock Exchange
INVESTMENT SECURITIES
Land Title Bldg., Philadelphia
PHONE: LOCUST 4723

DO YOU NEED A SALES EXECUTIVE of Exceptional Ability?

A man, of strong personality, thoroughly experienced in manufacturing and commercial organization and having broad technical education, seeks new connection. At present Eastern sales manager of large industrial corporation. C 141 Times.

COTTON OIL CO. REPORTS DEFICIT

American Concern's Operations for Year Ended Aug. 31 Show $2,392,531 Loss.

DUE TO DECLINES IN PRICES

Balance Sheet Gives Inventory as $13,326,640, Against $8,640,315 for Previous Year.

The annual report of the American Cotton Oil Company for the year ended Aug. 31 shows a deficit, after taxes and charges, of $2,392,531. This compares with a surplus of $1,844,214 in the preceding year, or the equivalent of $6.08 a share on the common stock, after providing for the preferred.

In commenting on the situation, William O. Thompson, President of the company, says in his remarks to shareholders:

"For the first five months of the fiscal year the net earnings of the company were the largest in its history. This was much more than offset, however, by a decline during the balance of the year of over $40 a barrel in the price of cottonseed oil alone, and the price of other oils and fats vital to the company's business declined proportionately. Inventory values were accordingly reduced to a basis consistent with the low prevailing market, since which substantially all of such valeus have been realized.

"The sales of edible products, in common with the sales of others in the industry, suffered a severe decline in volume, resulting in large operating losses; but the sale of soap products, considering the general business, has been satisfactory, and did not share the conditions prevailing in the edible oil industry.

"The company's operations for the year showed a loss of $1,542,531, which, added to interest and dividends paid, amounts to $2,611,560, by which amount the surplus has been decreased.

"The properties of the company have been fully maintained and ample provision made for depreciation."

The balance sheet of the company shows a big increase in the item of inventory, this amounting to $13,326,640, as compared with $8,640,315 in the preceding year.

RAILROAD ORDERED SOLD.

Stockholders of Denver & Rio Grande Lose, but Will Appeal.

OMAHA, Nov. 16.—Application by stockholders of the Denver & Rio Grande Railroad for a sixty-day postponement of the sale of the road, set for Nov. 20, to satisfy a judgment in favor of the Equitable Trust Company of New York, was denied by Judges W. H. Sanborn of St. Paul and R. E. Lewis of Denver to Federal Court today.

The opinion was followed by notice by Arthur M. Wickwire of New York, one of counsel for the stockholders, that an appeal to the Court of Appeals would be taken. The sale is scheduled to be held next Saturday under a judgment of $36,000,000 obtained by the trust company.

By agreement of counsel and the court, however, hearing by the Federal District Court of Colorado on confirmation of the sale will be deferred until Dec. 18. This was done, it was explained, to give counsel for the stockholders an opportunity to prosecute their appeal before the hearing on the question of confirming the sale is held.

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds:

	Bid.	Asked.
Argentine 5s	71¼	74
Belgium 6s, 1921	99⅝	99⅝
Belgium 6s, 1925	89¾	90½
Belgium 7½s	97	97⅝
Dom. of Canada 5s, 1921	98¼	98⅜
Dom. of Canada 5½s, 1921	97½	98⅜
Dom. of Canada 5s, 1926	90⅞	91
Dom. of Canada 5½s, 1929	91⅛	91¾
Dom. of Canada 5s, 1931	90¼	90¾
Chinese Government 5s	41⅜	41½
Republic of Cuba ext. 5s, 1944	71	79
Republic of Cuba ext. 5s, 1949	70½	..
Republic of Cuba ext. 4½s, 1949	60	64
Dominican Republic 5s	74	77
City of Lyons 6s	83	84
City of Marseilles 6s	83	84
City of Bordeaux 6s	83	84
City of Copenhagen 5½s	75½	76
French Government 8s	100¼	100¾
City of Paris 6s	94½	95
Government of Switzerland 8s	101⅜	102
Japanese 4½s	74⅞	75
Japanese 4½s, second series	71⅝	74⅜
Japanese 4s	57⅝	58
City of Tokio 5s	47⅜	49
Un. K. of Gt. Br. & Ir. 5½s, 1921	98⅝	98⅞
Un. K. of Gt. Br. & Ir. 5½s, 1922	94⅜	95
Un. K. of Gt. Br. & Ir. 5½s, 1929	88¾	89
Un. K. of Gt. Br. & Ir. 5½s, 1937	85¼	86
United States of Mexico 5s	44½	45¼
United States of Mexico 4s	35½	36
Italy 6½s	..	86
City of Berne 8s	98⅜	98⅞
City of Christiania 8s	98½	98¾
City of Zurich 8s	98¼	99

U. S. GOVERNMENT PRE-WAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.		Bid.	Asked.
2s, r, 1930	101¼	102	Pan 2s, c, 1938	101	102
2s, c, 1930	101¼	102	Pan 3s, r, 1961	78	81
4s, r, 1925	105¼	106	Pan 3s, c, 1961	78	81
4s, c, 1925	105¼	106	P I 4s, '34	75	85
Pan 2s, r, 1936	101	102	P I 4s, '35	75	85
Pan 2s, c, 1936	101	102	P I 4s, '38	75	85
Pan 2s, r, 1938	101	102	Dist of Col 3-65s	95	..

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Adams Ex. 30	32	
All Realty. 74	..	
Alb & Sus. 120	150	
A A Cables 95	103	
Am S 1st pf.	97½	101
Am Bk N. 42	48	
Do pf. 42	46	
Am B Sug pf.	75	80
Am B S & Fdy	45	52
Do pf.	45	50
Am C & F pf.	107	109
Am Coc Oil pf.	68	75
Am Ice pf. 55	58	
Am Lin pf. 85	87	
Am Rad. 71½	72	
Do pf. 101	..	
Am Lo pf. 100	101½	
Am M & G. 25½	25	
Am Shipb. ..	100	
Do pf. ..	100	
Am Sm pf. A	73	76
Am Smuff. 100	102½	
Do pf. 78	87	
Am S Fds pf.	83	84
Am S Ref pf.	105	108½
Am S Tob pf.	83	85
Am T & C. 48	51	
Am Wh pf. 91	95	
Am Wr Pa pf.	42	42½
Am Z pf. 34½	36	
Ann Arbor 10	20	
Do pf. 25	30	
Asso D G. 22	24	
Do 1st pf 57	60	
Do 2d pf. 45	50	
Assoc Oil. 107	107½	
Atl Ref. 1,000	1,100	
Do pf. 104	106	
A, G & W I pf.	58	60
Aus Nich. 13	14½	
Do pf. 71¾	75	
Auto Sales	4¼	7
Do pf.	9	15
Bald L pf. 97	98	
B'dall, A. ..	38	
Do, B. ..	38	
Bar Leath. 25	65	
Do pf. 70	90	
Barrett Co. 115	123	
Do pf. 102	105	
Batop M.	⅞	1
B'ch Cr'k. 25	35	
Beth S 7% pf.	90	95
B'klyn Ed. 88	95	
B U Gas. 58	63	
Brown Sh. 38	47½	
Do pf. 83	86	
Bruns Ter. 5	5¼	
B, R & P. 60	85	
Do pf. 80	100	
Buff & S. 72	..	
Do pf. 42	50	
Burns Bros pf. 92	100	
Bush Ter. ..	85	
Cal & Ar. 47¾	50¼	
Can So. 36	50	
Case Plow 6	7	
Case (J I) pf. 83	84½	
Cent L pf. 90	91¾	
C R R of N J. 210	225	
C'tain-teed 41	49	
Do 1st pf 80	..	
Chi & Alt. 9	12	
Do pf. 10	15	
C & N W pf. 110	120	
Chi Pn T. 70	71	
Chi, St P, M & Om. 67	70	
C, C, C & St L. 48	54	
Do pf. 62¼	66½	
Cl & Pitts. 60	66	
Clu-Peab. 55½	60	
Do pf. 87	90	
Col F & I pf. 100	130	
Col Gr pf. 70	74½	
Con Cig pf 79	81½	
C & S 1st pf. 49	54	
Do 2d pf. 46	51	
Cons Coal. ..	85	
Cont C pf. 98	100	
Crex Carp. 50	58	
Cruc S pf. 89	91	
C-Am Sug pf. 93	99¼	
Dav Chem. 30	32¼	
De B M. 19	23	
D & Co pf. 91	94	
Det Ed. 97	102	
Det U Ry. 85	92¼	
Dul S T. ..	17	
D, S S & A pf. 7	8	
Dur Hos'y. 37	39	
Do pf. 88	91	
Elec S B. 108	119	
Elk H Coal pf. 35	37	
Em Brant. 8	10	
Do pf. ..	70	
End-J pf. 86¼	89	
E Kodak. 515	526	
Do pf. 100	103	
Erie & P. 45	55	
Fairbanks. 47½	51	
F M & S pf.	26¼	31
Fisher Bdy 95	100	
Do pf. 98¼	100	
G A T C. 60½	..	
Gen Chem. ..	150	
Do pf. 85	91	
Gen Cig'd pf.	84½	86
G'drich pf. 79	82	
Gray & D. 12	13	
Guan Sug. 16½	17	
G. M & N. 11½	13¼	
Habir El. 13	14	
Hartman. 71	74	
Hock Val. 58	..	
Hyd Steel. 24	25	
Do pf. ..	80	
Ill C I L. 57½	59	
Ill Cent. 89	90¼	
Indian Ref. 15	15⅞	
Do pf. 82	..	
Int Ag pf. 67½	68	
Int H pf. 100	104½	
Int Mot Tr 1st pf. 69	71	
Int N pf. 83	84	
Int Pa pf. 90	104	
Do pf. s. 72	72¼	
Int Salt. 65	..	
Iowa Cent. 5	9	
Jewel Tea. 4¼	4¾	
Do pf. 11	11½	
K C, F S & M pf. 56	..	
Kayser (J) 78	90	
Do 1st pf 100	115	
Kelly Sp T pf. 73	80	
Do 8% pf 85	93	
Kelsey Wh 46	48½	
Do pf. 75	96	
K & D M. 5	10	
Do pf. 25	..	
Kress (S H) 76	90	
L E & W. 14	19	
Do pf. 30	35	
L R & P. 1½	..	
Ligg & M. 125	132	
Do, B. 120	130	
Do pf. 101	105	
L-W B 1st pf. 96	101	
Do 2d pf. 104	115	
Lorill'd Co. 125	130	
Do pf. 101	108	
Mah Coal. 350	600	
M'kay Cos pf. 57	58	
Mallinson. 10½	14	
Do pf. 53½	60	
Man Frch. ½	2½	
Man Elev. 58	64	
Man El S. ..	56	
Man S pf. 86	93	
Marlin R. ..	38	
Martin-P. 15¾	16	
Math Alk. 28	30	
Max Mot. 2¼	2½	
Do 1st pf 5	7	
Do 2d pf. 3	3½	
M Dep Sts. 68	78	
Do pf. 99	..	
Mex P pf. 92	96	
Mich Cent. 90	95	
M, St P & S S M pf 92	96	
Do 1 l. 52	56	
Mon Pow. 57	60	
Do pf. 96	98½	
Mor & Ha. 60	80	
Mullins B. 25	27	
Do pf. 73	..	
N, C & St L. 107	112	
Nat A & C pf. 87	90	
Nat En pf. 89	92	
Nat L pf. 103	105	
Nat Rys of M 1st pf	8½	14
N Y, C & St L 1st pf. 69	73	
N Y Dock. 21½	24	
Do pf. 44	46	
N Y, L & West 78	90	
N Y S Rys 32	..	
Norf So. 16	18	
N & W pf. 64½	65	
Ohio F S. 48	50	
Orph C pf. ..	95	
Otis Elev. 122	125	
Do pf. ..	90	
Otis Stl pf ..	82	
Owens Bot 50½	54	
Do pf. 95	100	
Pac C 1st pf. 60	100	
Do 2d pf. 45	60	
Pac Mail. 21¾	25	
Par & B. 20	22½	
Penney pf. 86	92	
Pere M pr pf. ..	61	
Pett-Mull. 35	60	
Do 1st pf 92	110	
P Jones. 40	57	
Do pf. 78	79	
Pierce O pf 81½	82	
P, Ft W & C pf. 113	120	
Pitts S pf. 85	88	
P & W Va pf. 73	76½	
Pr Stl Car pf. 96	100	
P S, N J. 58	70	
Rand M. 22	24	
R R Sec, I C stk c. 54	59	
Ry Stl Spr pf. 103	104	
R T 1st pf ..	90¼	
Do 2d pf. ..	85	
Rens & S. ..	110	
R Rels. 10	10⅝	
St L S F pf. 37	39	
Sears-R pf 104	107	
S-S S & I pf. 81½	86	
So P R S pf. 99	106	
S & T pf. 83	85	
Stern B pf ..	96½	
Stand Mill. 100	120	
Do pf. 74	77½	
S O, N J. 630	640	
Sup Steel. 44	49	
Do 1st pf 95	98¼	
Temtor, A. 32½	38	
T P L Tr. 220	320	
Tide W O. 200	215	
T, St L & W pf c. 18	20	
Tran & W. 40½	42	
T C R T pf. 83¼	85	
Un Type. 133	150	
Do pf. 101	117	
U Pac pf. 64	65	
U Cig Sts. 100	150	
Do pf. 105	108	
Un Drug. 100	105	
Do 1st pf 44	45	
U Rys Inv pf. 25	27	
U S Exp. 6½	7	
U S Ind A pf. 92	94	
Utah Cop. 10⅝	11½	
Va I, C & Coke 96	98	
Va R & P. ..	45	
Web & H. 10½	10¾	
Wab pf, B. 17	18½	
West A B. 95	97	
Wilson pf. 85	89	
Wor Pump pf, A. 75	82	

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Nov. 16.—Revenue receipts and expenditures:

	This Month.	Corresponding Month, 1919.	*Fiscal Year, 1921.	*Corresponding Fiscal Yr., 1920.
Customs	$9,560,936.32	$12,307,512.95	$119,218,556.82	$102,860,111.36
Internal revenue—				
Income and profits tax	13,104,367.83	9,186,785.25	909,443,514.13	1,061,646,373.10
Miscellaneous	77,048,440.76	66,191,694.48	599,580,036.12	570,138,379.04
Miscellaneous revenue	13,966,064.00	34,235,922.46	243,721,535.08	281,838,388.13
Panama Canal tolls, &c.	614,814.17	587,255.52	2,440,048.84	1,961,753.41
Total ordinary	$114,294,623.08	$122,459,170.66	$1,874,403,690.99	$2,018,444,905.04
Excess of ord. receipts over ord. disbursements	.....	.....	39,970,913.60	.....
Excess of ord. disbursements over ord. receipts	42,791,225.29	116,886,602.86	.....	1,206,543,019.02
Expenditures	157,085,848.37	239,345,773.52	1,834,433,777.39	3,224,987,924.06

*Receipts and disbursements for June reaching Treasury in July are included.

This advertisement appears as a matter of record, as the entire issue has been sold.

$1,700,000

The Calco Chemical Company

First Mortgage Eight Per Cent Sinking Fund Convertible Gold Bonds

Dated October 1, 1920 — Due October 1, 1940

Authorized $2,500,000 — Outstanding $2,250,000

Pennsylvania State tax of four mills refunded

CONVERTIBLE after October 1, 1922, or sooner if lawful, and until October 1, 1925, at the rate of 10 shares of 8% Cumulative P eferred Stock of the Company, par value $100 each, and 8 shares of Common Stock of the Company without par value, for each $1,000 principal amount of bonds.

STOCK PURCHASE PRIVILEGE: If and when conversion is made, any bondholder shall have the right to purchase 12 shares of Common Stock of the Company without par value, at a price of $12 per share, if such conversion is made on or before October 1, 1923, or at $15 per share if made thereafter and before October 1, 1925.

The following is a summary of a letter signed by Mr. R. C. Jeffcott, President of the Company

Business—The Company is one of the largest manufacturers in the country of intermediates (the bases of dyestuffs), dyes, pharmaceutical products and other chemical products of a kindred nature. The indicated sales for the current year are in excess of $10,000,000.

Property—The main plant of the Company is located at Bound Brook, New Jersey, on 250 acres of land and consists of 57 modern buildings largely of steel, brick and concrete construction, valued at approximately $4,500,000. Smaller plants are located in Jersey City, Woodbridge and Burlington, New Jersey.

Security—The bonds are secured by a First Mortgage on all the property of the Company.

Net assets as of July 1, 1920, after giving effect to the new financing, amounted to $7,112,873.67, or approximately $3,161 for each $1,000 bond outstanding, without giving any value whatever to good-will and the large intangible assets of a chemical business. Net quick assets amounted to $2,792,355.75, or approximately 125% of the outstanding bonds.

Earnings—Net earnings available for bond interest for the six months ended June 30, 1920, amounted to $635,262.84, or at the annual rate of $1,270,525.68, more than seven times the annual interest charges on the outstanding bonds. Earnings since the incorporation of the Company have averaged approximately three and one-half times the interest charges on the bonds.

Sinking Fund—An annual sinking fund is provided in the Trust Indenture for the retirement of the bonds not exceeding 110 and accrued interest, which it is estimated will retire the entire issue before maturity. For the purpose of this fund, 10% of the net earnings of the Company after payment of taxes and fixed charges will be deposited annually with the Trustee, but in no event less than $70,000 per annum.

All legal details concerning the validity of these bonds are being passed upon by Messrs. Hornblower, Miller & Garrison for the bankers, and by Messrs. Ailing, Webb and Morehouse for the Company. The accounts of the Company have been audited by Messrs. Marwick, Mitchell & Company. Appraisals have been made by the American Appraisal Company and engineering and chemical reports by Messrs. Coverdale and Colpitts and by Professor Herbert R. Moody of the College of the City of New York.

Price 98 and interest, to yield about 8.20%

Hemphill, Noyes & Co.
37 Wall Street
New York

Taylor, Ewart & Co.
105 So. La Salle Street
Chicago

The above information, while not guaranteed, has been obtained from sources we believe to be accurate.

CHINESE GOVERNMENT

Four Per Cent Gold Loan of 1895

(PARIS ISSUE)

Dated July 1, 1895 — Due July 1, 1931

Originally Issued - 400,000,000 Fcs. (£15,820,000)

Outstanding July 1, 1920, 185,167,500 Fcs. (£ 7,341,000)

Interest payable January 1st and July 1st, Coupon Bonds in denomination of 2,500 francs and 500 francs, with par value in other currencies expressed on each bond. Redeemable at par and accrued interest by annual drawings by lot. Principal and interest payable at option of holder in fixed amounts in England, France, Holland, Belgium, Switzerland, Germany, or Russia.

The bonds of this issue are forever exempt from any present or future Chinese tax whatever, or from any other deductions on the part of China.

Security—These bonds are a direct obligation of the Chinese Government, and are guaranteed, by priority over all future loans, by custom-duties collected at the Chinese Treaty-Ports, and by the deposit of custom-bonds. All previous loans which were charges upon the custom-duties collected at the Chinese Treaty-Ports, having been redeemed, this issue is ***the first charge on the entire revenue from Chinese Maritime Customs,*** which are administered under British direction. The income from this source in 1918 was 36,345,045 taels ($45,795,756) or over ten times the annual sinking fund and interest requirements of this loan. Revenues from this source for the year 1919 are unofficially reported as showing an increase of 20% over 1918.

Sinking Fund—Redemption is accomplished by means of an annual drawing by lot now effected in Paris each April, the bonds drawn being redeemed at par July 1st following. For that purpose 1.288688% of the par amount of the original issue is applied annually ***together with the interest of the drawn bonds.*** As of July 1st, 1920, 214,832,500 francs had been so redeemed, or over 53% of the original issue. All outstanding bonds are to be retired as indicated by July 1, 1931, making an average life less than six years.

Payment Options—Holders of this issue have the choice of collecting both principal and interest in currencies of any of the following countries: Great Britain, France, Netherlands, Belgium, Switzerland, Germany and Russia. This choice of exchanges gives the value of the bonds exceptional stability with unusual opportunity for profit through improvement in the foreign exchange values of the several currencies mentioned.

Concerning the provisions of the bond relative to payments in francs, we are advised by counsel, Messrs. Evarts, Choate, Sherman and Léon, New York, that in their opinion "the holder has the absolute choice between French Francs in France, Belgian Francs in Belgium and Swiss Francs in Switzerland for both principal and interest" this opinion being in accord with the actual practice of the Chinese Government as reported to us by our European correspondents.

Price to yield approximately 8.30% up to 38% according to redemption, based on present low rates for exchange.

Rutter & Co.
14 Wall Street
New York

Chas. D. Barney & Co.
New York: 15 Broad Street
Philadelphia: 122 S. Fourth Street

The above information, while not guaranteed, has been obtained from sources we believe to be accurate and reliable.

NEW ISSUE

EXEMPT FROM ALL FEDERAL INCOME TAXES

$1,890,000

CITY OF FORT WORTH, TEXAS

5% Gold Bonds

Dated June 1, 1919. — Due as shown below.

Principal and semi-annual interest, June 1st and December 1st, payable in Gold in New York City. Coupon bonds. Denomination of $1,000.

Legal Investment for Savings Banks and Trustees in New York and Connecticut

FINANCIAL STATEMENT

Assessed Valuation, 1920	$128,203,419
Total Bonded Debt, (Incl. these issues)	7,888,000
Less Water Debt	$3,394,000
" Sinking Fund	1,173,501
Net Debt	3,320,499

(Rate of Net Debt less than 3% of Assessed Value)

Population 1920 U. S. Census 106,482.

FORT WORTH, one of the largest Cities in Texas is located in the best agricultural section of the State. The many railroad lines serving this City give it exceptional commercial advantages.

Legal opinion of John C. Thomson, Esquire.

MATURITIES & PRICES

Due $480,000		June 1, 1929	To Yield		5.25%
" 47,000	Annually	" 1, 1930-34	"	"	5.20%
" 47,000	"	" 1, 1935-40	"	"	5.15%
" 47,000	"	" 1, 1941-59	"	"	5.10%

R. M. GRANT & CO.
New York, Boston, Chicago

ELSTON & CO.
Chicago

KEANE, HIGBIE & CO.
Detroit

WEIL, ROTH & CO.
New York, Cincinnati.

SEASONGOOD & MAYER
Cincinnati, New York

The data and statements herein were obtained from official reports or are our opinion based upon information which we regard as reliable and, while they are not guaranteed, we believe them to be correct.

Bonds for Investment
Harris, Forbes & Co
Pine Street, Corner William
NEW YORK

Wood, Gundy & Co.
Incorporated
14 Wall Street, New York
Toronto London, Eng. Montreal

H. HENTZ & CO.
Established 1856
Members of
New York Stock Exchange
New York Cotton Exchange
22 William Street New York
35 Congress Street Boston

SECURITIES FOR INVESTMENT
GEO. A. HUHN & SONS
Members New York Stock Exchange
111 Broadway, N. Y. Tel. Rector 5340
1419 Walnut St. Philadelphia, Pa.

QUICK TURN

Early maturity and large return—only funded debt of this well known and prosperous Company—average net earnings $20,926,692 annually.

SEARS, ROEBUCK & CO.

7% Serial Gold Notes 1921—1922

Prices at market to Yield over 7%

Ask for Folder T-37

Hollister, White & Co
INCORPORATED
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CUBAN SITUATION IS BANKERS' THEME

Officials of Institutions with Island Offices Discuss Concerted Action.

WILL CONFER AGAIN TODAY

Financiers Expect Important Session—May Propose Extending Moratorium.

A conference of representatives of banking institutions which have interests in Cuba was held yesterday at the Mechanics and Metals National Bank. The conference, it was learned, did not take up the matter of extending financial assistance to Cuban mill owners and others who may require relief of this sort, but was called primarily to effect co-ordination of effort among the foreign banks which maintain offices in Havana and other Cuban cities.

The institutions represented at yesterday's conference were the American Foreign Banking Corporation, the Irving National Bank, the Equitable Trust Company, the Royal Bank of Canada, the National Bank of Commerce, the Mercantile Bank of the Americas, the National City Bank and the Mechanics and Metals National Bank.

The subjects considered had to do with the clearing of business which has piled up since the establishment of the moratorium in Cuba. All business dating prior to that time is automatically suspended by the moratorium, but new business is not so affected, and yesterday's conference had to do with devising ways and means for taking care of this, and also for clearing, so far as is possible, the business of earlier date between the various banks represented.

Another conference of bankers interested in the Cuban situation will be held today. This is expected to be of greater importance and scope than was that of yesterday. Whether the plan for a joint bank loan to Cuban interests will be taken up was not known yesterday, but it was said that there was more than a possibility that it would. Whatever the purpose, bankers of prominence who expect to attend today's session said they expected it to be "very important."

One suggestion which bankers are likely to make and which the Cuban Government is expected to accept and act upon is that the moratorium, which expires Dec. 1, be extended for at least another thirty days and, preferably, for sixty days. As part of this extension, it will be suggested that an additional payment of 5 per cent. to 10 per cent. of bank deposits be paid by the banks. Under the original moratorium, agreement the banks were required to pay only one instalment, equal to 10 per cent. of ordinary demand deposit accounts and 12 per cent. of savings accounts. Now, if the moratorium is extended for another sixty days, which would carry it over to the time when the sugar crop is ready for market, an extra instalment, bankers feel, should be paid to depositors.

Representatives of some of the Cuban mill interests are now in this city and are endeavoring, so far as they are able, to obtain credit from individual banks. But this system, it was said yesterday, was unsatisfactory and probably would be abandoned if a comprehensive scheme for joint relief by a group of banks could be arranged.

MISCELLANEOUS MARKETS.

Following is the range of prices on the principal commodities markets in New York:

COTTONSEED OIL.

The cottonseed oil market was only moderately active, with closing prices 9 to 28 points under Monday's close.

	High.	Low.	Clos.	Clos. Bid.
Spot	....	....	....	10.50
November	10.50	10.50	10.50	10.48
December	10.37	10.35	10.37	10.37
January	10.63	10.50	10.52	10.50
February	No sales reported.			10.60
March	10.91	10.78	10.80	10.79
April	10.88	10.87	10.87	10.87
May	11.21	11.04	11.21	11.03
June	No sales reported.			11.05

Total sales, 8,900.

COFFEE.

The coffee market displayed a firmer tone, prices advancing 10 to 25 points over the previous day.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	7.07	6.95	7.00	7.02	15.75
January	No sales reported.			6.94	....
March	7.80	7.65	7.80	7.70	15.75
May	8.12	7.97	8.12	8.00	15.75
July	8.37	8.30	8.37	8.12	15.75
September	No sales reported.			8.50	....

SUGAR.

Raw sugar prices advanced 5 to 20 points over the previous close.

	High.	Low.	Close.	Prev. Close.
December	5.85	5.85	5.85	5.65
January	5.85	5.70	5.70	....
March	5.70	5.65	5.66	5.60
April	No sales reported.			
May	5.95	5.75	5.75	5.70
July	5.90	5.90	5.90	5.80

METAL MARKET REPORT.

These prices were quoted on the local Metal Exchange yesterday:

	Yesterday. Bid.	Asked.	Monday. Bid.	Asked.
Antimony	$6.00	$6.25	....	....
Quicksilver	....	90.00	....	....
Aluminum	28.00	29.00	28.00	29.00
Iron, No. 2X Silicon	....	45.75	....	45.75

Electrolytic copper was quoted in the open market at 14¾c, 30 days.

London quotations were:

	Yesterday. £	s.	d.	Monday. £	s.	d.
Copper, spot	84	15	0	85	15	0
Copper, futures	83	15	0	84	10	0
Tin, spot	238	10	0	236	15	0
Tin, futures	242	10	0	242	10	0
Spelter, spot	34	15	0	34	15	0
Spelter, futures	36	2	6	36	5	0
Lead, spot	33	10	0	34	10	0
Lead, futures	31	15	0	32	10	0

BOSTON CURB.

	Bid.	Ask.		Bid.	Ask.
Ariz. Ext.	2	4	Iron Cap.	..	7½
Ariz. Silver.	19	20	La Rose.	15	85
Black Hawk.	15	20	Majestic	10	14
Boston Mon.	40	41	Mex. Metals.	30	33
Calaveras	1	1⅝	Midway Moss	..	30
Chief Con.	2⅞	3⅛	Monarch	5	15
Crown Res.	15	20	Nat. L.* & Z.	2	4
Crystal, new.	61	64	Nev. Doug.	16	19
Denbigh	12	13	Nixon	7	8
Eagle B. B.	2½	2¼	Rainier	17	19
Eureka Cr.	45	47	Seven Metals	8	9
Fortuna	3	5	Silver Reef.	6	7
Gadsden	50	53	U. V. Ext.	25	26
Homa	7	8	Yukon	1¼	1⅝
Iron Blosb.	20	30			

MINING STOCK QUOTATIONS.

SAN FRANCISCO.

COMSTOCK.			
Alpha	.60	Andes	.70
Best & Belcher	.18	Challenge	1.20
Chollar	.08	Concordia	.09
Confidence	1.80	Con. Virginia	3.85
Gould & Curry	.00	Hale & Norcross	.10
Imperial	.70	Jacket	.35
Mexican	.17	Ophir	.47
Overman	.30	Savage	.07
Seg. Belcher	.10	Scorpion	.06
Sierra Nevada	.05	Union	.44
Utah	.04		
TONOPAH.			
Belmont	1.50	Cash Boy	.07
Jim Butler	.17	McNamara	.20
McNamara Crea.	.07	Midway	.08
Monarch	.03	North Star	.04
Rescue	.25	Tonopah Exten.	1.40
Tonopah 76	.06	West End	1.05
West Tonopah	.04		
DIVIDE.			
Alto	.04	Belcher	.03
Belcher Exten.	.04	Brougher	.10

COLORADO SPRINGS.	Bid.	Asked.		Bid.	Asked.
Cresson	1½	1⅞	Isabella	3⅝	4¼
Dr. J'pot.	1½	2¼	Mary McK.	3	5
Elkton	2	2¾	Portland	56	59
El Paso	10	10¾	U. Gold M.	9	12
Golden C.	84	87	Vindicator	17	22
Granite	1	12	Rose Nicol	6	9

	Butte	.02
	Divide Tonopah	1.02½
	Dividend	.04
	East Divide	.02
	Extension	.25
	Florence	.03
	Gold Reef	.03
	Harmill	.03
	Hasbrouck	.03
	Kernick	.09
	Knox	.06
	Midway	.02
	Myra	.03
	Revert	.03
	Verdi	.05
	Victory	.06
	West	.10
	Western	.02
	Zone	.18
	GOLDFIELD.	
	Booth	.03
	Consolidated	.08
	Crackerjack	.03
	Florence	.10
	Jumbo Exten.	.05
	Kewanas	.02
	Lone Star	.04
	Silver Pick	.06
	Spearhead	.02
	OTHER DISTRICTS.	
	Arrowhead	.07
	Black Mammoth	.05
	Broken Hills	.13
	Bullwhacker	.56
	Climax	.04
	Croesus	.30
	Holly	1.52½
	Round Mountain	.17
	Simon	.62
	White Caps	.06

EQUIPMENT BONDS.

(Quoted on a percentage basis).

Name.	Maturity.	Rate.	Bid.	Asked.
Balt. & Ohio	1920-'27	4½	7.40	6.63
Bethlehem Steel	1920-'30	7	7.35	6.63
Buff., Roch. & P.	1920-'33	4½@5-6	6.87	6.30
Canadian Pacific	1920-'32	4½@6	7.25	6.40
Chicago & N. W.	1920-'23	4½	6.90	6.25
Chi., R. I. & Pac.	1920-'27	4½@5	7.80	6.90
Chi., St. L. & N. O.	1920-'24	5	7.15	6.50
C., C., C. & St. L.	1920-'29	5 @6	7.00	6.25
Del. & Hudson	1922	4½	7.15	6.50
Erie Railroad	1920-'27	4½@5	8.00	7.00
Grace Steamship	1920-'34	6	7.75	7.10
Illinois Central	1920-'27	4½@5	6.95	6.30
Do	1925-'35	7	6.75	6.37
Int. Prod. S. S.	1920-'26	7	8.50	7.35
Louisville & Nash.	1920-'23	5	6.90	6.25
Michigan Central	1920-'32	5 @6	6.90	6.25
Minn. & St. Louis	1920-'27	5 @6	7.50	6.05
Mo., Kan. & Tex.	1920-'24	5	7.75	7.00
N. Y. Central	1920-'32	4½@5	7.00	6.35
Do	1921-'35	7	7.10	6.35
Norfolk & West	1920-'24	4½	6.90	6.25
Northern Pacific	1921-'30	7	7.00	6.35
N. Y., N. H. & H.	1920-'29	4½@5-6	7.75	7.00
Pacific Fruit Exp.	1925-'35	7	6.85	6.35
Penn. Gen. Fr'ght.	1920-'23	4 @4½	6.85	6.25
Pitts. & Lake Erie.	1921-'35	6½	6.75	6.35
Reading Co.	1920-'27	4½	6.95	6.35
Seaboard Air L.	1920-'27	4½@5-6	8.00	7.00
Sinclair Refining	1920-'21	6	8.00	7.00
Southern Pacific	1920-'25	4½	6.85	6.25
Do	1924-'35	7	6.85	6.35
Southern Railway	1920-'26	4½@5	7.25	6.62
Union Pacific	1924-'35	7	6.75	6.50
Virginian R'lway.	1920-'30	6	7.25	6.50
White Oil Corp.	1920-'28	6	8.25	7.25

EARNINGS.

Railroad.

HOCKING VALLEY for September—

	1920.	1919.	1918.
Gross	$1,967,843	$1,383,082	$1,490,827
Bal. after tax.	302,686	406,527	206,631
Net op. income	354,482	414,830	169,598
9 mos.' gross.	11,570,343	8,582,986	9,823,592
Bal. after tax.	184,805	1,279,717	1,623,521
Net op. income	1,067,727	1,433,915	2,122,701

Public Utilities.

DAYTON POWER AND LIGHT CO. for October—

	1920.	1919.	Increase.
Gross	325,092	259,177	65,915
Net after tax.	70,522	83,585	*13,062
Total income.	70,965	87,385	*16,420
Sur. aft. chgs.	27,770	22,498	5,272
Bal. af. pf. div.	10,341	5,897	4,444

PHILADELPHIA RAPID TRANSIT for October—

Gross	3,336,595	3,165,552	171,043
Net after tax.	801,225	1,025,141	*133,916
Total income.	945,183	1,070,357	*125,174
Surplus after fixed chgs.	125,868	256,806	*131,438
10 mos.' gross.	31,191,529	29,160,983	2,030,846
Net after tax.	8,185,728	9,131,942	*946,214
Total income.	8,662,038	9,573,254	*911,216
Surplus after fixed chgs.	485,379	1,463,758	*978,379

*Decrease.

SUBSCRIPTION RIGHTS.

	Rights Expire.	Yesterday's Bid.	Yesterday's Ask.	Monday's Bid.
Commonw'lth Edison	Dec. 1	⅛	⅜	⅛
Consol. Textile	Dec. 7	..	⅛	.1
General Electric	Jan. 15	2¼	2½	2⅝
Home Insurance		170	175	170
Land's, Frary & Clark.	Dec. 20	3⅜	4⅜	3⅜
Springfield Gas Lgt.	Nov. 20	¼	1	¼

ASK FEDERAL AID FOR GOLD MINING

Speakers at Denver Congress Say Output Will Decline Unless Support Is Given.

TAX CALLED EXORBITANT

Increased Cost of Operation Also Blamed for $15,000,000 Decrease in Five Years.

DENVER, Nov. 16.—Gold production in the United States will steadily decline unless the industry receives more support from the Federal Government, George E. Collins, Governor of the Colorado Chapter of the American Mining Congress, said in an address here today at a conference of gold producers attending the twenty-third annual convention of the congress.

The yellow metal has lost some of its glitter for the producers, according to statements made in addresses at the convention. Increasing cost of operation and what is termed "exorbitant" taxation are given as the cause for the decline of the gold output in the United States from $22,000,000 to $7,000,000 in five years.

High wartime wages have crippled the gold mining industry of Alaska by attracting miners from the north, Dr. Milnor Roberts, Dean of the College of Mines, University of Washington, at Seattle, said in an address read to the congress, Dr. Roberts being unable to be present.

In 1915, his paper stated, Alaska produced $16,702,782 in gold, reaching the peak of ten years of steady growth. In 1919 the output fell to $9,000,000, with indications that the production this year will fall below that figure.

"There are several causes for the present situation," the paper continued. "The first was the war. At its outbreak in 1914 many British miners in Alaska and in the adjacent Yukon territory of Canada hastened to their country's aid. America's entry into the war caused most of our young men to enlist, but still there remained a good proportion of the older and more experienced miners.

"When the demand for men to carry on the war industries in the States became pressing another outpouring took place. Hearing from the 'outside' of the ever-increasing wages, the miners, being accustomed to adapt themselves to various kinds of work, were quick to take advantage of the opportunities.

"Thus the war drew upon the manpower of Alaska, both directly and indirectly. And the wages which drew them have held the men away from the north. Alaskan gold producers are unable to pay the scales of wages prevailing along the Pacific Coast in the United States and make both ends meet, regardless of the profits."

High costs of operation had not only lessened actual mining but had discouraged prospecting for new ground and development of finds already made, wrote Dr. Roberts.

SHORT TERM NOTES.

Security.	Rate.	Due.	Bid.	Ask.	Yld.
Am. Chicle	6	Oct. 21,'22	94⅝	98⅛	7.50
Am. Chicle	6	Oct. 23,'25	90	95	7.75
Am. Chicle	6	Oct. 26,'27	87½	91⅝	7.55
Am. Cot. Oil.	5	Sept. 2, '24	91	92	...
A. T. & T.	6	Oct., 1922	95¼	95⅝	8.35
A. T. & T.	6	Feb., 1924	93⅝	94⅜	7.90
Am. Th'd Co.	6	Dec., 1928	94½	96	6.60
Am. Tobacco.	7	Nov., 1921	99⅞	100¼	6.70
Am. Tobacco.	7	Nov., 1922	99¾	100¼	6.80
Am. Tobacco.	7	Nov., 1923	99¾	100¼	6.90
Anac. Co.	6	Jan., 1929	85	86	8.30
An.-A. O., Ltd.	7½	Apr., 1925	99¾	100¼	7.40
Armour & Co.	6	1920-1924	94	99	....
Armour & Co.	7	1930	95¼	95⅝	7.70
Beth. St. Cor.	7	July 15,'22	97⅜	98⅜	8.10
Beth. St. Cor.	7	July 15,'23	96¼	96⅜	8.50
Can. Pac. Ry.	6	Mar. 2,'24	94⅛	95⅜	7.50
Cent. Arg. R.	8	Feb., 1927	83½	85½	9.00
C., B. & Q. R. R. (joint)	4	July, 1921	96	96¼	8.00
C., R. I. & P.	6	Feb., 1922	94½	96	8.20
C., C., C. & St. L. Ry. Co.	6	July, 1929	88¼	89¼	7.65
Col. Graph. Co.	8%	Aug., 1925	93	95	9.40
Cudahy Pack.	7	July 15,'23	97	98¼	7.80
Fed. Sug. R.	6	Nov., 1924	92	94	7.75
The B.F.Goodrich Co. cv.	7	Apr., 1925	88¾	89½	10.00
Gulf Oil Corp.	6	July, 1921	98	98¾	6.90
Gulf Oil Corp.	6	July, 1922	96	97	7.65
Gulf Oil Corp.	6	July, 1923	95½	96½	7.30
Hocking Val.	6	Mar., 1924	92½	93½	8.30
Int. Rap. Tr.	7	Sep., 1921	70½	72	..
Kan. C. Ter.	6	Nov., 1923	95¼	96½	7.30
Kennecott C.	7	Feb., 1930	93	93½	8.00
Laclede Gas.		Jan., 1929	91½	93	8.05
Lig. & Myers.	6	Dec., 1921	98	98¾	7.70
Nat. C. & S. 10-yr.	8	1930	90	96	8.60
Penn Co.	4½	June 15,'21	98¼	98⅝	5.95
Phila. Co.	6	Feb., 1922	93½	94½	9.90
Pub. S. Corp. of N. J. cv.	7	Mar., 1922	87½	80	..
R. J. Ryids T.	6	Aug., 1922	96½	97¾	7.80
Sears R. & C.	7	Oct. 15,'21	98½	99¼	7.80
Sears R & C.	7	Oct. 15,'22	98	98½	7.80
Sears R & C.	7	Oct. 15,'23	97½	98¼	7.70
Sinc. C. O. C. T.	7½	May 15,'25	89½	90¾	10.25
Solvay & Co.	8	Oct., 1927	100½	100½	7.90
Southern Ry.	6	Mar., 1922	95¾	95⅞	9.00
S'west B. T.	7	Apr., 1925	93½	94½	9.40
St. P. Un. Dep. guaran.	5½	Dec. 15,'23	95½	96½	7.00
S. S. & A. 1. 10-yr.	8	1929	88	90½	7.50
Swift & Co.		Aug. 15,'21	97⅜	97⅝	8.45
Swift & Co.	7	Oct. 15,'25	97	97½	7.60
Texas Co.	7	Mar., 1926	97⅛	98¼	7.80
Utah S. Corp.	6	Sept. 15,'22	82	85	..
West. El. cv.	7	Apr., 1925	98⅞	99½	7.20

FOREIGN SECURITIES.

	Rate.	Due.	Bid.	Asked.
Argentina (unlisted)	5	Sept., 1945	63¼	64½
Belgium (Restor'n)		1934	59¾	59¾
Bel. Prm. Ln., '20.	5	....	62¾	63¼
British Victory	4	1960	252	262
British Fund	4	1960	232	242
British Nat. W.	5	1922	335	345
Brit. Nat. W. L.	5	1927	324	334
Brit. Nat. W. L.		1929	327	337
Canada	5½	Dec., 1922	86⅛	88
Canada	5½	Nov., 1923	86⅛	88
Canada	5	Dec., 1925	81	84
French Gov. Vic.	5	1931	49	52
French Loan, '17		1948	40	43
French Prem.	5	1920	56½	59½
French Loan, '20.	6	1931	..	57⅝
Italy Treas.	5	1923	33½	36½
Italy Treas.	5	1925	33	36
Russia, ruble bds.	5½	Feb., 1926	12	15
Russia	5½	1921	17	21
Sweden	6	June, 1939	83	84½
Switzerland	5½	1929	83	84

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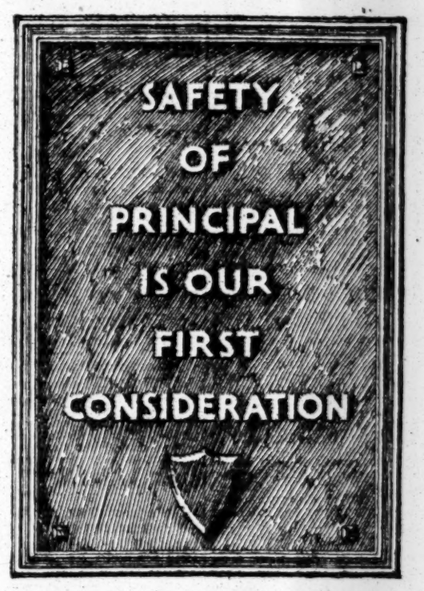

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$1,455,000

City of Paterson, New Jersey

5½% Bonds, Due November 1, 1921 to 1959, incl.
6% Bonds, Due May 1 & November 1, 1925, and May 1, 1926

Dated November 1, 1920. Principal and semi-annual interest payable (May 1 and November 1) at the Hanover National Bank in the City of New York or at the office of the City Treasurer, Paterson, N. J. Coupon Bonds in denomination of $1,000, with privilege of registration as to principal only or as to both principal and interest.

LEGAL INVESTMENT FOR SAVINGS BANKS AND TRUST FUNDS IN NEW YORK AND NEW JERSEY

Exempt From Federal Income Taxes

FINANCIAL STATEMENT

Assessed Valuation, 1920	$127,984,925.00
Total Bonded Debt (Including these issues)	7,857,470.25
Sinking Fund	1,775,693.59
Net Debt	$ 6,081,776.66

Population, 1920 U. S. Census, 135,886

Legal opinion of Messrs. Hawkins, Delafield & Longfellow, New York City.

PRICES

Maturities	1921	to	1923	inclusive	to yield	5.50%
"	1924	"	1926	" "	"	5.40%
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COTTON OPTIONS DIP UNDER OLD RECORDS

Strong Start Converted Into Heaviness, Declines Running from 5 to 45 Points.

More low records were made in the cotton market yesterday. The near month, December, managed to stay above its season's low of 17.80, made on Oct. 18, but all of the others fell under the record lows of that day. Some of the distant months had made new lows on Monday, but these were wiped out yesterday and replaced with the new record declines considerably below the extremes of the previous day. Spots, which stood at the low record of 19.25 on Monday, were unchanged yesterday, but in the South all spot markets with the exception of that at Augusta, declined. At the close of the day spot cotton was at 19 cents or better only at Baltimore and New York, Baltimore at 19 cents, flat, and New York at the figure given above.

A brief flash of strength was shown in the futures market at the start, thanks to the bad weather in many parts of the South and to the rather surprising strength of the foreign exchange market. This did not last long, however, and after prices had been up net 20 to 25 points for the far months and 45 points for December, general selling broke out and the market again eased off, continuing its fall, with few interruptions to the close, when the list was down 5 for December and 33 to 45 for the others.

Yesterday's low figures showed all of the late October recovery from the Oct. 18 break destroyed. After the Oct. 18 break the market rallied sharply, standing 400 to 490 points up on Oct. 26. But all of this now has been lost, and not the least significant, and incidentally depressing, feature of this latest decline is the way the far months have been falling much faster than the near months. On the date of the last extreme decline December was at a premium of only 25 points to January, March and May, and 35 points to July, while at yesterday's low figures the premium on December over January was 58; over March 78; over May 98 and over July 118. This, if it forecasts anything, forecasts a lower level in the not far distant future.

Exports yesterday continued at a good rate, 24,689 bales going forward on the day and bringing the total for the week to date to 98,737 bales, which augurs another good week.

Liverpool was heavy from the start and at the close was down 23 to 31 points net ror futures, while spots were down 17 points to a new low for the year of 13.98d.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Prev. Day.
Dec.	...18.15	18.65	18.08	18.15@18.22	18.20
Jan.	...17.80	18.13	17.50	17.52@17.55	17.85
March	..17.52	17.88	17.30	17.34@17.40	17.68
May	....17.40	17.70	17.10	17.10@17.18	17.50
July	...17.16	17.45	16.90	16.92@16.93	17.25
Sept.	...17.09	17.00	17.00	16.65	17.10

The local market for spot cotton was quiet, unchanged at 19.25c middling upland; sales nil.

Southern spot markets were: Galveston, 18c down .50; New Orleans, 18 down .25, Savannah, 18.75c down .25; Augusta, 18c unchanged; Memphis, 18c down .50; Houston, 17.50c down .25; Little Rock, 18.50c down .50c.

Yesterday's cotton statistics were:

	Yesterday.	Last Wk.	Last Yr.
Port receipts....	45,634	56,737	54,932
Exports	24,689	1,850	32,705
Exports, season.	1,359,916	1,210,295	1,409,974
N. Y. stocks....	22,846	21,836	92,432
Port stocks.....	1,309,158	1,223,083	1,719,290
N. Y. arrivals..	899	1,422	.....

Liverpool cables: Spot cotton was dull at 13.98d for middling. Sales, 4,000 bales, of which 3,000 were American. Imports, 6,000 bales, all American. Futures opened quiet 16 to 22 points down and closed quiet, 23 to 31 points down on the day. Prices: December, 13.36d.; March, 13.08d; May, 12.94d; July, 12.78d. Manchester: Yarns and cloths were dull and irregular.

FOREIGN STOCK MARKETS.

Prices Lower Both at Paris and London.

LONDON, Nov. 16.—Old 2½ per cent. consols, ⅛ lower at 44⅞; British 5 per cent. war loan, 83¼; 4½ per cent. war loan, 76½, unchanged.

Rand Mines, ¼ lower at 2⅝; De Beers Mining ¾ lower at 14¾.

PARIS, Nov. 16.—Prices were lower on the Bourse today. Three per cent. rentes, 5c lower at 55f; 5 per cent. war loan unchanged at 85f 20c.

Exchange on London, 9c lower at 58f 57c per sovereign; American dollars, 17f 32c, against 17f 40c yesterday.

Financial Panic in Paraguay.

ASUNCION, Paraguay, Nov. 16.—A financial panic has prevailed here during the last few days, the result of a run on the Banco Mercantil, one of the most important establishments in Paraguay, which closed its doors and obtained a moratorium of two months. The Bank of Spain and Paraguay recently suspended payment.

Fix Federal Debt to Chicago & Alton

WASHINGTON, Nov. 16.—Just compensation to the Chicago & Alton Railroad Company for each year of Federal control was fixed at $3,178,314 in a report submitted to the Interstate Commerce Commission today by referees appointed last May to review the case. The road claimed $4,592,500 a year.

FINANCIAL NOTES.

A syndicate composed of R. M. Grant & Co. of New York, Elston & Co. of Chicago, Kean, Higbie & Co. of Detroit, Weil, Roth & Co. of Cincinnati and Seasongood & Mayer of New York and Cincinnati, is offering a new issue of $1,890,000 City of Fort Worth, Texas, 5 per cent. bonds at prices to yield 5.10 to 5.25 per cent. The bonds mature annually from 1920 to 1939.

Salomon Bros. & Hutzler are offering a limited amount of United States Treasury 3¾ per cent. certificates, due May 16, 1921. As compared with a taxable investment, the certificates yield the equivalent of 6.38 per cent. a year.

Spencer Trask & Co. and Blyth, Witter & Co. of New York, Boettcher, Porter & Co., the Bankers Trust Company and the International Trust Company, all of Denver, are offering $1,500,000 secured 8 per cent. ten-year notes of the Nevada-California Electric Corporation. The notes mature Nov. 1, 1930.

The Sinclair Consolidated Oil Corporation reports deliveries of 1,317,558 barrels of petroleum through its pipe line during October, an increase of 87,543 barrels over the aggregate in the same month of 1919.

NEW CERTIFICATES TAKEN.

Treasury Reports Subscriptions of $292,696,500 and $232,124,000 Allotted.

Special to The New York Times.

WASHINGTON, Nov. 16.—Secretary Houston announced today that the total amount of subscriptions received for Treasury certificates of indebtedness of Series D-1921, dated Nov. 15, 1920, maturing May 16, 1921, was $292,696,500, and that the total amount of subscriptions allotted was $232,124,000. Subscriptions for this series closed on Nov. 15, the date of issue, and the amount offered was $200,000,000, or thereabout. Seven of the Federal Reserve districts oversubscribed their quota. The subscriptions allotted were divided among the several Federal Reserve districts (which are ranked in the order of the percentage of their subscriptions to their quota), as follows:

Federal Reserve Dist.	Received.	Allotted.
New York	$106,896,500	$83,515,500
Cleveland	51,157,000	31,350,000
Philadelphia	26,336,500	19,006,500
San Francisco	22,750,000	17,605,000
St. Louis	11,935,500	9,576,500
Boston	21,143,000	18,854,000
Richmond	7,365,000	7,106,500
Chicago	27,264,500	27,264,500
Kansas City	7,118,000	7,118,000
Dallas	3,402,000	3,402,000
Minneapolis	4,875,000	4,875,000
Atlanta	2,363,500	2,363,500
Total	$292,696,500	$232,124,000

Imperial German Bank Statement.

BERLIN, Nov. 16.—The weekly statement of the Imperial Bank of Germany as of Nov. 6 shows the following changes:

INCREASE.

	Marks.
Coin in hand	158,000
Notes in circulation	479,000
Securities	655,024,000
Circulation	3,668,000
Liabilities	77,250,000

DECREASE.

Gold in hand	9,000
Treasury certificates	1,179,948,000
Bills discounted	4,028,420,000
Advances	1,585,000
Investments	17,758,000
Deposits	4,652,970,000
Total gold in hand	1,091,577,000

Boston Bank Statement.

Special to The New York Times.

BOSTON, Mass., Nov. 16.—The Boston Bank statement this week compares as follows with last week's statement:

	Nov. 13.	Changes. Decrease.
Circulation	$2,469,000	$10,000
Loans, discounts and investments	600,385,000	*150,000
Individual deposits	455,747,000	3,051,000
Due to banks	106,359,000	1,894,000
Time deposits	23,753,000	*60,000
U. S. deposits	2,050,000	1,447,000
Exchange clearances	19,647,000	*647,000
Due from banks	64,624,000	2,362,000
Cash in banks and in Federal Reserve Bank	55,037,000	645,000
Cash excess and with Federal Reserve Bank	6,540,000	324,000

*Increase.

London Wool Sales.

LONDON, Nov. 16.—At the wool auction sales today 11,098 bales were offered. There was a better sale for fine and medium merinos and fine crossbreds after the recent decline. Other classes, however, were irregular, with prices in favor of the buyers.

MEETINGS AND ELECTIONS.

To the Preferred and Common Stockholders of AMERICAN CIGAR COMPANY.

Notice is hereby given that a Special Meeting of the Preferred and Common Stockholders of American Cigar Company will be held at the home office of the company, No. 75 Montgomery Street, Jersey City, N. J., at 11 o'clock A. M., on the 24th day of November, 1920, for the purpose of considering and acting upon the question of amending the Certificate of Incorporation so as to provide an additional Forty Million Dollars ($40,000,000) at par of authorized Common Capital Stock of American Cigar Company having the same qualities as the present Common Stock of the Company; and further to authorize the Directors to issue the whole or any part of such additional authorized Common Stock for any lawful purpose.

GEORGE G. FINCH, Secretary.

Notice is hereby given of a special meeting of stockholders of No More Key Manufacturing Company, Inc., to be held at Stuyvesant Casino, 140 Second Avenue, New York City, at 6:30 o'clock in the evening of the 29th day of November, 1920, for the following purposes:

1. To elect directors to fill vacancies caused by resignations.

2. To secure the approval, by vote of holders of at least two-thirds of the stock of said corporation of an agreement for the consolidation of this corporation and No More Key Sales Company, Inc., submitted by the boards of directors of said corporations to the stockholders of their respective corporations.

Dated, New York, November 9th, 1920.
VINCENT PICCIOTTI, Secretary.

NOTICE OF MEETING.

The annual election of Directors of The Equitable Life Assurance Society of the United States will be held at the office of the Society, Room 917, Equitable Building, 120 Broadway, in the Borough of Manhattan, City, County and State of New York, on Wednesday, December 1, 1920, at 10 o'clock A. M. The polls will be opened at ten o'clock in the forenoon and will remain open until four o'clock in the afternoon of that day, at which time they will be closed. Such other business will be transacted as may properly be brought before the meeting.

New York, November 17, 1920.
WILLIAM ALEXANDER, Secretary.

Chartered 1799

Bank of the Manhattan Company
New York, November 6, 1920.

Notice is hereby given that an election of eighteen directors of the Manhattan Company will be held at their Banking House, No. 40 Wall Street, in the city of New York, on Tuesday, the seventh day of December next, between the hours of 12 M. and 1 P. M.

By order of the directors.
O. E. PAYNTER, Cashier.

CENTRAL SUGAR CORPORATION.

Notice is hereby given that the annual meeting of the stockholders of the CENTRAL SUGAR CORPORATION will be held at the office of the Corporation, 43 Exchange Place, New York City, New York, on Wednesday, December 1, 1920, at 12 o'clock noon, for the election of directors for the ensuing year, and for the transaction of such other business as may be brought before the meeting.

New York, N. Y., Nov. 8, 1920.
T. W. MOFFAT, Secretary.

NOTICE IS HEREBY GIVEN THAT A special meeting of the stockholders of the Judea Industrial Corporation will take place Wednesday, December 1st, 1920, at 228 Lenox Avenue, N. Y. C., for the purpose of considering the advisability of said corporation to enter into Bakery Business in Palestine or establish for that purpose a subsidiary corporation.

JACOB ISH-KISHOR, Secretary.

New York, November 10th, 1920.

The annual meeting of stockholders of the Continental Telegraph Company of New York will be held in the Executive Office of the Company, No. 195 Broadway, in the City of New York, on Wednesday, November 24th, 1920, at 2:00 o'clock P. M., for the election of Directors and for the transaction of such other business as may come before the meeting. ANDREW F. BURLEIGH, Secretary.

DIVIDENDS.

UNION AMERICAN CIGAR CO.
NOTICE OF DISTRIBUTION.

The Board of Directors has declared a distribution on Preferred Stock of ten per cent. (10%) covering on principal and interest of the Union American Cigar Co. (Pittsburgh, Pa.), in liquidation, payable December 15, 1920, to stockholders of record December 1, 1920. Transfer books will be closed December 1 to December 15, inclusive.

Stockholders will be notified to send their certificates to the company, on which will be recorded the amount of disbursement made, and returned with check.

N. D. LEAN, Treasurer.

AMERICAN POWER & LIGHT COMPANY,
71 Broadway, New York.

COMMON STOCK DIVIDEND NO. 32.

The regular quarterly dividend of one per cent. (1%) on the Common Stock of the American Power & Light Company has been declared, payable December 1, 1920, to common stockholders of record at the close of business November 18, 1920.

WILLIAM REISER, Treasurer.

Nebraska Power Company
Preferred Stock Dividend

The regular quarterly dividend of 1¾% on the Preferred Stock of Nebraska Power Company has been declared, payable December 1, 1920, to preferred stockholders of record at the close of business November 19, 1920. S. E. SCHWEITZER, Treasurer.

NATIONAL SURETY COMPANY.
New York, November 16, 1920.

A quarterly dividend of three per cent. upon the capital stock of the company, payable January 3, 1921, to stockholders of record at the close of business December 20, 1920, was this day duly declared. The transfer books of the company will not be closed. HUBERT J. HEWITT, Secretary.

FINANCIAL NOTICES.

TO THE HOLDERS OF PENN MARY COAL COMPANY
First Mortgage 5% 20-Year Sinking Fund Gold Bonds, due October 1, 1939.

NOTICE IS HEREBY GIVEN that The Bank of America, of New York (with which has been merged the Franklin Trust Company) as Trustee, under the above referred to First Mortgage dated October 29, 1919, hereby invites proposals for the sale to the Sinking Fund on November 30, 1920, with accrued interest to that date, of as many bonds of the above issue as can be purchased for the sum of Two Hundred Thousand Dollars ($200,000) and interest. Sealed proposals will be received at the TRUST DEPARTMENT of the undersigned, No. 44 Wall Street, New York City, up to 12 o'clock noon on November 30, 1920, when the same will be opened and bonds offered at the lowest prices, not exceeding 102½% of par and accrued interest to the extent necessary to exhaust said sum, will be accepted, subject to the reservation of the right to reject any or all offers in whole or part.

THE BANK OF AMERICA, TRUSTEE.
By WILLIAM J. MONTGOMERY, Vice-President.

Dated November 1, 1920.

MORRISTOWN & ERIE RAILROAD COMPANY

Notice is hereby given that, in compliance with the terms of the mortgage made by the Morristown & Erie Railroad Company to the Brooklyn Trust Company, as Trustee, dated September 1, 1903, the undersigned offers to purchase for the sinking fund, at a price not exceeding 110 and accrued interest, the bonds of said Company—sufficient to exhaust the sum of $5,257.37. Sealed offers will be received at the office of the Trust Company, 177 Montague Street, in the Borough of Brooklyn, City of New York, until 3 P. M. on December 10, 1920. BROOKLYN TRUST COMPANY, as Trustee.

E. P. MAYNARD, President.
Dated Brooklyn, N. Y., November 8, 1920.

NEW YORK, CHICAGO & ST. LOUIS RAILROAD COMPANY
First Mortgage 4% Gold Bonds, due October 1st, 1937.

Central Union Trust Company of New York, Trustee, gives notice that subject to the provisions contained in the Eighth article of the mortgage above referred to, as to payment to it of the amount therein mentioned, that it will receive sealed proposals to sell the above described bonds, the total offer not to consume more than the amount of One Hundred Thousand Dollars ($100,000). Sealed proposals will be opened at the office of the Central Union Trust Company of New York at 12 o'clock noon on November 29, 1920. The right is reserved to reject any and all tenders.

CENTRAL UNION TRUST COMPANY OF NEW YORK.
By F. J. FULLER, Vice President.

THE MEXICAN EAGLE OIL COMPANY, Ltd.
NOTICE TO SHAREHOLDERS.
EXCHANGE OF PROVISIONAL CERTIFICATES FOR DEFINITIVE SHARE WARRANTS.

NOTICE IS HEREBY GIVEN that the Definitive Share Warrants to Bearer are ready in England for delivery in exchange for Provisional Certificates dated 18th September, 1919.

Holders of Provisional Certificates should lodge them with the American Exchange National Bank, 128 Broadway, and Definitive Share Warrants will be handed them in exchange therefor in about twenty-one days from receipt.

For WHITEHALL SECURITIES CORPORATION, LTD. By its Attorney-in-Fact.
HERBERT J. CARR.
65 Broadway, New York, 5th September, 1920.

POCAHONTAS CONSOLIDATED COLLIERIES COMPANY, INCORPORATED
Fifty-Year Five Per Cent. Gold Bonds. Due July 1, 1957.

Notice is hereby given, pursuant to the terms of the Mortgage dated July 1st, 1907, that the undersigned, as Trustee, will receive sealed proposals up to 3:00 P. M., on the 8th day of December, 1920, for the sale to it of bonds as above described, sufficient to use the sum of $48,516.77. The undersigned reserves the right to reject any or all tenders.

THE NEW YORK TRUST COMPANY, Trustee. By B. G. CURTS, Secretary.
New York, October 31, 1920.

DIVIDENDS.

CAINE BROS. PAPER COMPANY, INC.
29-31 West Houston St., New York.
PREFERRED DIVIDEND.
New York, November 16th, 1920.

The Board of Directors of the Caine Bros. Paper Company, Inc., has this day declared a semi-annual dividend of 3½% and 3½% extra on the Preferred Stock of the Company payable December 15th, 1920, to the stockholders of record at 3:00 P .M., November 15th, 1920.

BENJAMIN P. CAINE, Treasurer.

DISSOLUTION NOTICES

STATE OF NEW YORK, OFFICE OF THE SECRETARY OF STATE, ss.

THIS CERTIFICATE issued in duplicate, hereby certifies that the ROYAL CORPORATION, a domestic stock corporation, has filed in this office on this 12th day of November, 1920, papers for the voluntary dissolution of such corporation under Section 221 of the General Corporation Law, and that it appears therefrom that such corporation has complied with said section in order to be dissolved.

WITNESS my hand and the seal of office of the Secretary of State, at the City of Albany, this twelfth day of [Seal] November, one thousand nine hundred and twenty. E. W. TAFT (Sgd)
Second Deputy Secretary of State.

L. Star and R. Tabachnik have dissolved partnership on Nov. 15, 1920. L. Star will not be responsible for any debts incurred by R. Tabachnik thereafter. L. Star, 42 West 152d Street, formerly done business as Star & Tabachnik.

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DUNHAM & Co
Investment Securities
43 Exchange Place, New York
Telephones 8300-16 *Hanover*

Borden's
Central Sugar Com. & Pfd.
Choctaw & Memphis 1st 5s
Rocky Mount. Coal & Ir. 5s, 1951

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5½% Bonds
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1925 to 1930 maturities at prices to yield 5.50%
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LONG versus SHORT TERM INVESTMENTS

UPON THE MATURITY OF SHORT-TERM OBLIGATIONS WITHIN THE NEXT FEW YEARS, THERE PROBABLY WILL NOT EXIST THE SAME OPPORTUNITY TO REINVEST FUNDS AT PRESENT ATTRACTIVE RATES.

IT WOULD SEEM ADVANTAGEOUS, THEREFORE, TO EFFECT EXCHANGES INTO LONG TERM BONDS.

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Under authority from the French Government we are receiving subscriptions for

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These bonds are redeemable at par at the option of the French Government after January 1, 1931, and are a direct obligation of the Republic of France.

Official reports from Paris are to the effect that domestic subscriptions exceed those of any previous loan.

Further information upon request

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We will be glad to send to investors a circular describing this First Mortgage Bond having an unusually long term to run for so high a yield.

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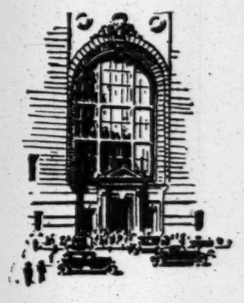

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SAFE DEPOSIT VAULTS

THE NATIONAL PARK BANK OF NEW YORK
214 Broadway

On a Statement of Facts

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Brooklyn business and Brooklyn industry with their fast growing output would do well to consult this local bank and see how completely it can meet their banking needs.

Resources $50,000,000

BROOKLYN TRUST COMPANY
BROOKLYN AND MANHATTAN

South Africa's Railways

SOUTH AFRICA is served by 11,478 miles of well equipped railways. These transported more than 14,000,000 tons of revenue earning goods and coal during the fiscal year 1918-1919, and carried nearly 51,500,000 passengers. This record breaking activity is significant of South Africa's increasing industrial prosperity.

In South Africa are more than 500 branches of the National Bank of South Africa. These branches, intimately acquainted with the needs of the Provinces, are prepared to render every service connected with the financing of your export and import trade.

NATIONAL BANK of SOUTH AFRICA LIMITED
New York Office, 10 Wall St. R. E. Saunders, Agent
Total Resources Exceed $430,000,000
BOMBAY LONDON ANTWERP

Executive Economist

A man of matured judgment and experience in organization of general trade information, statistics and economic data for practical business purposes, offers his services for systematizing this work in an executive capacity.

Trained in economic theory, he proposes a service of greater practical value in an executive organization than simple collection of figures, reports, etc.

He has a comprehensive grasp of the machinery of business in domestic and international commerce, knows vital facts and how to get them, also how to interpret them for business action.

He proposes organizing information service somewhat as German corporations have it—by study of the company's own business he will systematize information from its own organization and outside, specializing, analyzing, and putting the data in concentrated form, with suggestions, before the right executives.

He has had 12 years of this work, part of the time in active executive responsibility in a great international institution of finance. Has been abroad.

Knows from long contact American and foreign ways of business, international banking, speculation, merchandising, publicity, commercial diplomacy, etc. A veteran of ideas. Clear and direct writer.

P 702 TIMES DOWNTOWN

WE WILL BUY OR SELL
Holly Sugar Common & Pfd.
Mountain States Tel. & Tel.
Utah Idaho Sugar
Actual firm bids and offerings on request.
Henry Horn & Co.
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SAVINGS AND LOAN ASSOCIATIONS.
FOR YEARS WE HAVE PAID
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Bordens Company
Common and Preferred
Colorado, Fuel & Iron
Gen. 5s, 1943
Galena Signal Oil
Common
Mercantile Stores Co., Inc.
Bonds and Stock
National Fuel Gas
Stock
N. Y. N. Haven & Hartford
Deb. 4s, 1957
Northern Pipe Line
Stock
Phoenix Property Co.
5s, 1927
Silversmith Co.
8s, 1921
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30 Broad St., N. Y. Tel. Broad 7106-7-8-9

We Have Orders in

American Typefounders Cm. & Pfd.
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N. Y. & Honduras Rosario Mining
Stern Bros. Preferred
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Am. Water Wks. & Elec. (all issues)
American Gas & Elec. Com. & Pfd.
Colorado Power Com.
United Light & Railway Pfd.
United Gas & Elec. (all issues)
Western Power Com. & Pfd.

Cities Fuel & Power 6s, 1922
Louisville Gas & Elec. 7s & 8s, 1923
Southern Cal. Edison 6s, 1944
United Light & Ry. 6s, 1926

KIELY & CO.
40 Wall St., New York
Phone John 6330

Empire Steel & Iron
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Singer Mfg.
Lima Loco.
Amer. Cyanamid
Carbon Steel
McCrory Stores
Gen. Am. T'k Car
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Stone, Prosser & Doty
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J. K. Rice, Jr. & Co. Will Buy

100 American Chicle Pfd.
100 Caro., Clinchf. & Ohio Ry. Pfd.
100 E. W. Bliss Common
20 Hanover Insurance
10 Home Insurance "Rights"
100 Lima Locomotive Pfd.
25 International Elevating
50 Lehigh Valley Coal Sales
100 Mohawk Valley Co.
100 N. State Rys. Common
25 Royal Baking Powder Pfd.

J. K. Rice, Jr. & Co. Will Sell

100 American Chicle Common
50 Battery Park Nat. Bk. Stk.
40 Del., Lack. & Western Coal
100 E. W. Bliss Common
35 Home Insurance "Rights"
100 Locomobile Co. Common
100 Mohawk Valley Co.
100 N. Y. State Rys. Common
200 Nat. Oil of N. J. Pfd.
25 New Jersey Zinc
500 Singer Mfg. Ltd.

J.K.Rice, Jr.&Co.
Phones 4000 to 4010 John. 36 Wall St., N. Y.

Goodyear Tire
& Rubber
Com. & Pfd.
Bought—Sold—Quoted

Gwynne Bros.
Members New York Stock Exchange.
Tel. Broad 5270 25 Broad St., N. Y.

Central Aguirre Sugar
Empire Steel & Iron
General Electric Rights
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Chi. & East. Ill. 1st 5s, 1937
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Specialists in all Dividend Scrips and Rights
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Telephone & Telegraph Securities
T. L. MacDonald
52 B'way, N. Y. Tel. Broad 2357-8-9

Shawinigan Wat. & Pr.
5½s, 1950
American Thermos
Bottle Co. Stock
ABRAHAM & CO.
27 William St., N. Y. Phone Broad 3785

COMMODITY PRICES

Weakness Continues in Cash Markets—Some New Lows for Year Reported.

Except for an advance of 5 cents per bushel in wheat, most prices in yesterday's cash markets showed further declines. Corn dropped ¼ cent to a low for the year, for the second successive day, but oats and flour were unchanged. Sugar receded ½ cent per pound, to a record low.

There were no changes in butter and eggs, but coffee declined ¼ cent per pound. In the provisions, lard, pork and beef were quoted at previous quotations.

In the metals there was a recession of 10 cents per hundred pounds in lead, and copper dropped ⅛ cent per pound to a year's low. Tin, however, was a little stronger, up 75 cents per hundred.

No changes were noted in the staples, spot cotton and printcloths ruling unchanged.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Tuesday, a week before and a year ago.

FOODSTUFFS:	Nov. 16, 1920.	Nov. 9, 1920.	Nov. 16, 1919.
Wheat, No. 2 red	$2.13	$2.03	$2.36½
Corn, No. 2 yellow	1.07¼	1.00¼	1.71¼
Oats, No. 2 white	.63½	.65	.82½
Flour, Minn. patent	10.50	11.25	14.00
Coffee, No. 7 Rio	.07¼	.07¾	.19¾
Sugar, gran.	.09¾	.10¼	.09
Butter, cream., 92 sc're	.63½	.62½	.70
Eggs, fresh gathered, firsts, per doz	.81	.81	.71
Lard, prime	20.30	19.35	26.75
Pork, mess	32.50	31.00	46.00
Beef, family	28.00	28.00	29.00
METALS:			
Iron, 2 x Phil.	46.50	47.50	36.10
Steel billets, Pitts.	55.00	55.00	42.00
Lead	6.50	6.50	6.75
Copper	14.37½	14.75	20.00
Tin	36.75	36.75	54.25
TEXTILES:			
Cotton, mid. uplands	19.25	19.85	39.35
Printcloths	.06½	.06¾	.13

Highest and lowest prices thus far in the present year:

	Lowest.		Highest.	
Wheat	$3.25	Jan. 7	$2.01½	Nov. 12
Corn	2.31¾	May 15	1.07¼	Nov. 16
Oats	1.50	May 7	.63½	Nov. 12
Flour	16.25	Jan. 7	10.15	Nov. 12
Coffee	.16¾	Jan. 11	.06½	Oct. 16
Sugar	.23	July 12	.09¾	Nov. 16
Butter	.77	Apr. 24	.54	Aug. 4
Eggs	.32	Jan. 9	.42½	Mar. 12
Lard	23.50	Jan. 9	13.70	Aug. 17
Pork	47.00	Jan. 2	30.00	Oct. 1
Beef	28.00	Oct. 10	20.00	May 12
Iron	53.51	Aug. 31	43.10	Jan. 2
Steel	65.00	July 23	43.00	Jan. 2
Lead	9.80	Mar. 15	5.50	Jan. 2
Copper	19.50	Jan. 5	.14⅝	Nov. 16
Tin	65.25	Jan. 11	37.50	Nov. 12
Cotton	43.75	July 22	19.25	Nov. 15
Printcloths	.16¾	Apr. 13	.06½	Nov. 12

WHEAT CLOSES UNSETTLED.

European Buying Causes Prices to Increase 1¾ to 4 Cents a Bushel.

CHICAGO, Nov. 16.—European buying, actual and prospective, did a good deal today to lift values in wheat. The finish, although unsettled, was 1¾ to 4c net higher, with December $1.87½ to $1.87¾ and March $1.77½@$1.77¾. Corn closed ¼c net lower to ⅜c advance, oats up ¼ to 1⅜c and provisions varying from 30c decline to a gain of 35c.

Sales of wheat to Belgium today were estimated at 1,000,000 bushels, presumably altogether Canadian grown, and there was much talk of an effort to arrange credits in this country to enlarge exports to Germany. Bullish sentiment was also given emphasis by the smallness of the stock of wheat here and at other Western centres and by the persistent meagerness of rural offerings. In this connection it was pointed out that arrivals at Kansas City and St. Louis had diminished 50 per cent. as compared with a week ago. In the last part of the day, however, the market underwent a moderate reaction as a result of profit-taking on the part of traders who apparently deemed that the advance had been enough for the time being.

Corn and oats tended to reflect the wheat advance, but met with an offset in the shape of heavy speculative selling of corn for December delivery. For the most part provisions were weak with hogs. November lard, though, was an exception.

Today's Chicago prices for the principal commodities were as follows:

WHEAT.

	High.	Low.	Close.	Prev. Close.
December	1.89¾	1.84¼	1.87½	1.84
March	1.79¼	1.75	1.77¾	1.75¼

CORN.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	75⅛	74⅛	74½	74¾	1.34½
May	81	79¾	79¾	79½	1.26¼
July	.82	80¼	80½	79¾	1.25¼

OATS.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	49¼	47⅞	48⅝	48	78
May	54⅛	53¼	53⅝	53⅝	75⅜

RYE.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	1.64	1.61¼	1.62¼	1.61¾	1.40¼
May	1.48	1.46¼	1.46¼	1.45	1.38½

PROVISIONS.

Lard—	High.	Low.	Close.	Prev. Close.	Last Year.
Nov.	19.75	19.47	19.75	19.80	....
Jan.	16.10	15.90	15.90	16.20	23.55
May	15.57	15.40	15.42	15.60	....
Ribs—					
Jan.	13.50	13.40	13.40	13.65	18.85
Pork—					
Jan.	25.00	24.75	24.90	25.20	....

PRODUCE MARKETS.

BUTTER.—Receipts yesterday, 9,749 packages. Prices well sustained on the choice and fancy grades of fresh table; secondary qualities hardening a little; ladies and packing stock weak. Creamery, higher than extras, pound, 65¼@66c; extras, 92 score, 65c; firsts, 90 to 91 score, 64@63c; firsts, 88 to 89 score, 49@53c; seconds, 83 to 87 score, 40@47c; lower grades, 38@39c; Danish casks, 50@57c; unsalted, higher than extras, 67¼@68c; extras, 92 score, 50@64c; firsts, 90 to 91 score, 54@63c; seconds, 42@48c; State dairy tubs, finest, 61@62c; good to prime, 50@60c; common to fair, 38@48c; renovated, extras, 46@47c; ladles, current make, firsts, 36@37c; seconds, 33½@34c; lower grades, 32@33c; packing stock, current make, No. 1, 34c; No. 2, 32c; lower grades, 29@31c.

EGGS.—Receipts yesterday, 16,645 cases. Moderate, steady. Fresh gathered of good to fine quality steady to firm prices; medium and lower qualities moved slowly; refrigerators and fancy white eggs firm; medium and lower qualities ranged widely in value. Fresh gathered, extras, dozen, 86@88c; extra firsts, 83@86c; firsts, 77@81c; seconds, 67@75c; dirties, No. 1, 52@56c; checks, fair to choice, dry, 46@50c; refrigerator, special marks, fancy, 58@59c; firsts, 56@57c; seconds, 52@54½c; State, Pennsylvania and nearby Western hennery whites, extras, $1.06 @1.08; extra firsts, $1.03@1.05; firsts, $1.02; gathered whites, firsts to extra firsts, 92c@ $1.05; undergrades, 75@90c; pullets, 75@ 85c; Pacific Coast, white, extras, $1.06@ 1.08; extra firsts, $1.03@1.05; firsts, 92c@ $1.02; undergrades, 85@90c; mixed, extras, 80@90c; small, 75@78c; other Western and Southern, gathered whites, 65@95c; State, Pennsylvania and nearby Western, hennery brown, extras, 90@93c; gathered brown and mixed colors, graded extras, 86@88c; firsts to extra firsts, 77@85c.

FINANCIAL NOTICES.

GREAT FALLS POWER COMPANY

First Mortgage, dated May 1, 1911.

Bankers Trust Company as Trustee under the above Mortgage gives notice that it will receive at its Trust Department, No. 16 Wall Street, New York City, up to 3 o'clock P. M. on December 15, 1920, sealed proposals for the sale to it, at a price not exceeding 107½% and accrued interest, of sufficient bonds secured by said Mortgage to exhaust as nearly as practicable the sum of $148,701.06. Such proposals should be made in sealed envelopes and must reach the said Trustee not later than 3 o'clock P. M. on December 15, 1920. Notice of purchase of bonds will be mailed on December 16, 1920, and the bonds so purchased should be delivered to the Trustee before the close of business December 22, 1920, on which date interest thereon will cease. In case more bonds are offered at the same price than the Trustee can purchase, it will be determined by lot which bonds shall be taken. The right is reserved to reject any proposals in whole or in part.

Dated at New York this 17th day of November, 1920.

BANKERS TRUST COMPANY
By H. F. Wilcox, Jr., Vice-President.

CURB TRANSACTIONS

INDUSTRIALS.

Sales.		High.	Low.	Last.
1,400	‡Acme Coal.	1⅝	1½	1½
2,000	‡Aetna Expl.	10	9¾	10
200	‡Allied Pack	9	9	9
200	‡Am Wr Pa.	5½	5½	5½
300	Auto Fuel S	66⅞	66⅞	66⅞
200	‡Br-Am Ch..	5½	5½	5½
1,200	‡Br-Am Tob coupon	12	11⅞	12
500	‡Car L. & P.	2⅞	2⅞	2⅞
900	‡Chi Nipple.	9	8	8½
100	‡Cleve Auto.	45½	45½	45½
700	‡Conley T F.	16⅝	16⅛	16⅝
500	‡Crude Chem	1⅛	1⅛	1⅛
500	‡Emp T & S.	18	17⅝	17⅞
500	‡Farrell Coal	17	16⅝	17
5,000	‡Gen Asph..	47½	45⅝	45⅝
300	‡ Do pf....	84	83	84
8,000	‡Gen El rts..	2⅞	2⅝	2⅝
400	‡Herc Paper.	20½	20	20¼
100	‡H Val Prod	7	7	7
1,000	‡Kay Co G.	1⅝	1⅝	1½
400	‡Lib,McN&L.	10⅜	10	10⅜
1,100	‡Allen Oil ..	1	⅞	1
15,000	‡Allied Oil.	16	15	16
2,500	‡Boone Oil...	2¼	2	2¼
4,500	‡Bos-Wyo O	1⅛	⅞	1⅛
300	‡Bucyrus Co	19	18	18
3,000	‡Carib Syndi	11⅜	10⅞	11⅛
1,000	‡Cosden & Co	6⅞	6⅜	6⅜
1,500	‡Cushing P..	½	⅜	½
2,000	‡Denny Oil..	1⅝	1½	1½
500	‡Elk Basin P	8⅝	8⅜	8⅝
3,000	Engineers P	1¼	1¼	1¼
1,000	Federal Oil.	2¼	2¼	2¼
200	‡Gilliland O.	24	24	24
8,500	‡Glenrock Oil	2¼	1⅞	2
800	‡Guff-Gill O.	28⅝	28½	28½
1,200	‡Hudson Oil.	⅞	⅞	⅞
900	‡Inter Pet ..	15¼	15¼	15½
100	Magna Oil...	3¼	3	3
500	‡Merritt O C	12¾	12⅜	12⅝
3,900	Mexico Oil...	⅝	⅝	⅝
1,500	Al-Brit C M	⅝	⅝	⅝
1,000	‡Am Mines..	1	⅞	1
2,700	Ariz Gl Cop	⅞	⅞	⅞
2,200	‡BelcherDiv (a. pros.)..	4½	3¾	4
3,500	‡BelcherExt (a pros.)..	5½	5	5½
2,900	Big Indian...	⅞	⅞	⅞
2,700	‡Booth	4½	3½	4
4,000	‡Bost & Mon	40	40	40
3,500	‡Caledonia..	19	18	18½
3,000	‡Candel Sliv.	21	18	21
2,500	‡Cashboy ..	8	7	7⅛
2,200	Con Cop'min	2¾	2	2⅛
	300 Con Vir Sliv	4¼	4	4
2,800	‡Cortez Sliv.	64	62	64
1,200	Cress Con G	1⅛	1	1⅛
	700 ‡Darwin Sliv	2¼	2¼	2¼
6,500	Div Ex (pr)	27	25½	26
8,000	El Sal Sliver	⅝	½	⅝
2,000	Emma Silver	3	3	3
50,000	‡Eureka C M	54	47	52
2,900	‡Eureka Hol	1⅝	1½	1⅝
7,300	‡Gold Z Div	19½	18½	19
4,500	‡Goldf Con.	8	7	7½
3,600	‡Goldf Dev.	3	2	2½
3,500	‡Harm D M	23	20	23
	760 Hecla Min..	4⅞	4⅜	4⅛
	100 ‡Hon A Syn	8¼	8½	8¼
1,000	‡Iron Blos...	23	23	23
3,200	‡Jim Butler	18	17	17⅜
4,700	‡Jumbo Ext.	6⅛	5	6
	700 Kerr Lake..	3¼	3	3
2,000	‡Kewanaa...	2	2	2
3,000	‡Knox Div.	5½	5	5½
5,000	‡Lone St Con	5	5	5

BONDS.

Sales.		High.	Low.	Last.
$20,000	‡Allied Packers 6s	....	....	60
20,000	‡Aluminium Mfg 7s	....	....	....
10,000	Am Light & Traction	....	....	....
25,000	‡Am Tel & Tel 6s, 1922	....	....	....
30,000	‡Am Tel & Tel, 1924	....	....	....
30,000	‡Anaconda Copper 7s, w i	....	....	....
30,000	‡Anglo-Am Oil 7½s, w i	....	....	....
30,000	‡Armour 7½, w i	....	....	....
5,000	‡Can Nat Ry 7s	....	....	....
1,000	‡C C & S F 6s, 1923	....	....	....
100,000	‡City of Bergen 8s	....	....	....
3,000	‡Cons Textile 7½, w i	....	....	....
25,000	‡Denmark 8s	....	....	....
5,000	‡Diamond Match 7s	....	....	....
40,000	‡Duquesne Light 6s	....	....	....
10,000	‡Galena Sig Oil 7½	....	....	....
5,000	‡Goodrich 7½, 1925, w. i.	....	....	....
40,000	‡Grand Trunk 7s	....	....	....
10,000	‡Inter Rapid Transit 7s	....	....	....
90,000	‡Kingdom of Norway 8s	....	....	....
5,000	‡Laclede Gas Lt 7s	....	....	....
10,000	‡McCabe & Sons 7s, 1945	....	....	....
1,000	‡National Leather 8s	....	....	....
2,000	‡Ohio Gas 7s, 1921	....	....	....
20,000	‡Ohio Cities Gas, 1925	....	....	....
5,000	‡Pan-Am Pet 7½, w i	....	....	....
5,000	‡Sears-Roebuck 7s (1 yr)	....	....	....
5,000	‡Sears-Roebuck 7s (2 yr)	....	....	....
5,000	‡Sears-Roebuck 7s (3 yr)	....	....	....
10,000	‡Solvay & Cie 8s	....	....	....
10,000	‡Swift & Co 6s, 1921	....	....	....
20,000	‡Swift & Co 7s, 1925	....	....	....
20,000	‡Texas Co 7½ notes	....	....	....
15,000	‡Union Tank Line 7s	....	....	....
5,000	‡Utah Sec 6s, 1922	....	....	....
20,000	‡Western Electric 7s	....	....	....

GERMAN BONDS.

Marks.		High.	Low.	Last.
250,000	‡Berlin 4s	13	12½	13
200,000	‡Cologne 4s	14	12½	13½
40,000	‡French 5s	40	40	40
	5,000 ‡French 5% Premium	52	52	52
100,000	‡Hamburg 4s	14	13½	14
100,000	‡Hamburg 4½s	14½	14¼	14½
	2,000 ‡Dresden 4s	11	11	11
75,000	Vienna 4s	4	3	3

*Odd lot. †Sells cents per share. ‡Unlisted.

NEW YORK CITY BONDS

		Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
4½s	July, 1967	92⅛	93⅛	92½
4½s	June, 1965	92½	93⅛	92½
4½s	Mar., 1963	92½	93⅛	92½
4½s	Nov., 1957	92½	93⅛	92½
4½s	May, 1957	92½	93⅛	92½
4½s	Apr., 1966	87½	89	88
4½s	Mar., 1964	87½	89	88
4½s	Mar., 1962	87½	89	88
4½s	Sept., 1960	87½	89	88
4½s	Mar., 1960-30	87½	89	88
4s	May, 1955	83½	85¼	83
4s	Nov., 1958	83½	85¼	83
4s	May, 1957	83½	85¼	83
4s	Nov., 1956	83½	85¼	83
4s	Nov., 1955	83	85	83
4s	Nov., 1936	87	90	87

		Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
4½s	May, 1954	75	77½	75
4½s	Nov., 1954	75	77½	75
4½s	Nov., 1955	75	77½	75

The following are quoted on a percentage basis:

4½s	1924-1931	5.25	4.80	5.25
4½s	1921-1923	5.50	4.90	5.50
3½s	1940-1953	5.30	4.90	5.20
3½s	1930-1939	5.40	4.90	5.30
3½s	1924-1930	5.50	4.90	5.50
3½s	1921-1923	6.50	5.50	6.50
3s	1940-1953	5.30	4.90	5.30
3s	1926-1930	5.40	4.90	5.40
3s	1920-1925	6.25	5.25	6.25

PUBLIC UTILITIES

Sales.		High.	Low.	Bid.	Asked.
330	Cities Service	291	285	200	205
1,845	Cities Service pf	64¾	64¼	64⅝	65¼
963	Cities Service pf., B	6¼	6⅛	6⅛	6⅝
2,947	Cities Service bk. shares	33⅞	33¾	33¾	34¼
$28,500	Cities Service deb. B	138	133	133	134
34,000	Cities Service deb. C	95½	93¼	94	96
21,200	Cities Service deb. D	86	84	84	86
345	Empire Gas and Fuel pf.	86	85	85	88

	Bid.	Asked.		Bid.	Asked.
Am Gas & Electric	100	104	Galveston-Hous Elec pf	63	67
Am Gas & Electric pf	36	37½	Miss River Power	13	15
Am Light & Traction	108	110	Miss River Power pf	60	65
Am Light & Trac pf	80	83	Northern States Power	44	47
Am Power & Light	52	56	North States Power pf	75	80
Am Power & Light pf	60	65	Northern Texas Elec	76	80
Am W W & Electric	2	3½	Northern Tex Elec pf	66	70
Am W W & Elec 1st pf	43	46	Pacific Gas & Elec pf	78	79
Am W W & Elec partic	7	8	Puget Sound Pow & Lt	16	18
Appalachian Power	2	6	Puget Sd Pow & Lt pf	56	60
Appalachian Power pf	21	26	Republic Ry & Light	8	9
Carolina Power & Lt	30	35	Republic Ry & Light pf	26	29
Colorado Power	11	14	Southern Cal Edison	86½	88½
Colorado Power pf	85	90	Southern Cal Edison pf	94	98
Columbus Electric pf	55	60	Standard Gas & Elec	14	16
Com Power, Ry & Lt	14½	16	Standard Gas & El pf	35	36½
Com Power, Ry & Lt pf	36	38	Tampa Electric	107	111
Conn Power pf	76	80	Tenn Ry, Lt & Power	1	2
Eastern Texas Electric	70	74	Tenn Ry, Lt & Pow pf	2	6
El Paso Electric	82	85	United Light & Rys	21	25
Electric Bond & Sh pf	75	82	United Light & Rys pf	73	80
Federal Light & Trac	6	9	Western Power	20	21
Federal Lt & Trac pf	46	51	Western Power pf	60	61½
Galveston-Hous Elec	25	30			

Bonds.

Am W W & El col 5s	55½	Midwest Utilities 6s,'25	84	89
Appalachian 1st 5s, '41	67	Miss River Pow 5s, '51	75	76¼
Ark Valley Tr. 7s, '20	100	Nor States Pow 5s, '41	77	79
Cin Gas & Elec 5s, '56	80	Nor States Pow 6s, '26	93½	..
Col Gas & El deb 5s,'27	76	Seattle Electric 5s, '29	78	..
Col Gas & El 1st 5s,'27	82	Stand Gas & El 6s, '35	69	..
Conn Power 5s, '63	75	Stand Gas & El 7s, '21	95	100
Dallas Electric 5s, '22	100	Standard Gas 6s, '26	85	90
East Tex Elec 5s, '42	72	Utah Securities	94	96
Empire Gas & El 6s,'24	85	West States G&E 5s,'41	75	80

MISCELLANEOUS STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
Am Brass	170	175	170
Am Chicle	33	37	33
Do pf.	64	70	64
Amal Leather	13	25	13
Do pf.	57	60	57
Atlas Powder	130	140	130
Do pf.	75	78	75
Babcock & Wilcox	100	107	105
Borden & Co	89	91	89
Do pf.	80	82½	80
E W Bliss	250	300	250
Do pf	..	80	..
Childs Co	75	92	78
Do pf, new	88	92	88
Crocker-Wheeler	90	95	90
Do pf	..	90	..
Draper Corp	123	131	128
Du Pont	190	205	190
Do pf	75	77	75
Gil Safety Razor	135	137	135
Hercules	190	200	190
Do pf.	90	95	90
Illinois Traction	13	17	13
Do pf.	58	63	58
Ingersoll-Rand	165	172	170
Do pf	96	99	96
Leh Val Coal Sales	81	82	81
Merck	..	84	..
Merrimac Chem	78	80	78
Nat Enamg Stmpg	155	159	155
Niles-Bem't-Pond	83	87	83
Do pf.	..	100	..
Northern Securities	90	95	90
Royal Bak Pow	110	175	110
Do pf.	79	81	80
Scovill Mfg.	310	340	310
Singer Mfg.	145	152	155
Stand Screw Co	..	245	..
Van Raalte	15	22	17
Do pf.	55	66	58
Valvo Oil 1st cv pf	97	100	97

STANDARD OIL STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
Anglo-Am Oil, Ltd.	19½	20	19
Atlantic Lobos Oil.	25	30	25
Do pf	65	75	65
Atlantic Ref pf	105	108	105
Borne-Scrymser	400	420	400
Buckeye Pipe Line	87	90	86
Chesebrough Mfg.	200	215	200
Do pf	96	100	96
Continental Oil	106	112	107
Crescent Pipe Line	30	32	30
Cumberland P L	140	145	145
Eureka Pipe Line	100	110	100
Galena Signal Oil	50	53	50
Do pf, new	90	94	90
Do pf, old	92	96	92
Illinois Pipe Line	168	172	169
Imperial Oil	95	100	95
Indiana Pipe Line	88	92	86
Int Pet Co, Ltd	15	15⅛	15
Nat Transit	26½	28	28
New York Transit	165	170	165
Northern Pipe Line	100	104	100
Ohio Oil	295	300	295
Pa-Mex Fuel	41	44	40
Prairie Oil & Gas	510	520	500
Prairie Pipe Line	205	215	200
Solar Refining	390	410	380
Southern Pipe Line	115	119	116
South Penn Oil	247	252	235
S W Pa Pipe Lines	63	66	63
Stand Oil of Cal	315	320	308
Stand Oil of Ind	705	715	705
Stand Oil of Kan	590	610	570
Stand Oil of Ky	385	410	385
Stand Oil of Neb	420	440	420
Stand Oil of N Y	368	373	360
Stand Oil of Ohio	405	425	400
Do pf	100	104	99
Swan & Finch	35	60	35
Union Tank Car	105	110	105
Do pf	92	95	90
Vacuum Oil	320	330	320
Washington Oil	30	35	30
Do pf	70	90	77

CONSOLIDATED EXCHANGE

Sales.		High.	Low.	Last.
250	Ajax Rubber	33¼	33¼	33¼
340	Allis Chalm.	32⅛	31	31
150	Am B Sugar	59⅜	59⅜	59⅜
260	Am Can	26¼	26	26
360	Am C & F	128	125¾	125¾
540	Am Cot Oil.	23½	22⅝	23½
450	Am Drug	8⅞	8⅝	8⅞
150	Am H & L..	7⅞	7⅞	7⅞
110	Do pf.....	52	50⅜	50⅜
1,070	Am Int Corp	50⅜	51⅛	51⅛
260	Am Linseed.	61⅜	59⅝	61⅜
540	Am Locomo.	87⅜	86½	86½
1,095	Am Safe R..	10½	10	10
340	Am S & C..	12⅜	12⅛	12½
415	Am S & R..	52½	50⅜	50⅜
160	Am Sugar ..	99⅛	97⅜	98½
280	Am Su Tob.	77⅜	74½	74⅜
110	Am T & T..	99⅜	99¼	99¼
385	Am Woolen.	68⅞	65⅞	66⅞
100	Am Zinc ...	8¼	8¼	8¼
810	Anaconda C.	42	41¾	41⅝
305	Atchison	85¼	83½	84⅞
380	A G & W I.	117¼	114	114
12,130	Baldwin Lo.	102	99¾	100½
510	Balt & Ohio	41½	40⅝	40⅝
370	Batoplias M.	1	1	1
140	Beth Mo	2⅝	2⅝	2⅝
1,150	Beth Steel B	61¾	59	59
160	Booth Fish..	4½	4½	4½
100	Boach Mag..	69⅝	69⅝	69⅝
160	Bklyn R T.	13	13	13
200	Butte, C & Z	5½

THE BUSINESS WORLD

COMMERCIAL PAPER.

Yesterday .....8 per cent. for the best names
Monday .....8 per cent. for the best names
The quotations are for six months' paper.

Overcoat Conditions Fair.

The trade opinion concerning men's overcoats is that, when the price guarantee on them is lifted on Dec. 1, prices will be cut substantially but not to the same extent as in suits. To sum up this view, it is pointed out that surplus stocks of overcoats are not quite as heavy as they are in suits. It is also explained that desirable merchandise is proportionately not so plentiful. From the buyers' standpoint, however, there are apt to be just as large mark-offs taken on overcoats as on suits for the reason that these cannot be carried over for a few months to a new season.

Gray Goods Prices Easier.

Partially confirmed reports of sales of 38½-inch 64-60s at 8½ cents on Monday were fully confirmed in the gray goods market here yesterday, when that construction sold at the price given for deliveries up to the end of this year. Similar shipments of 39-inch 68-72s brought 9½ cents. Fine-yarn cloths and sheetings continued to lack feature. The most notable thing in the day's trading in the clothing styles was the selling of 39-inch 104-104, 4.20-yard sateens at 12½ cents for shipment in the next two weeks. A few months ago that construction touched a high mark of 49 cents.

Want the Two Extremes.

One of the interesting features of the current demand for women's silk hose for prompt delivery is that the call embraces two extremes—wool hose and notably sheer silks. The former, of course, are wanted much more than the latter, but the demand for the silks is too large not to be mentioned. In the wool hose buyers are after ribbed heather mixtures, which do not appear to be in very liberal supply. There is also a call for plain heathers, but it is not nearly so strong as that for ribbed effects. Ribbed hose in the darker shades of brown are in good request. In fine silk hose for immediate shipment a good demand is reported for single pairs in special colors to match shoes or dresses.

Discovers a New Trade Evil.

An apparently new trade evil, which may be described as a partial return, has been discovered by the Complaint Bureau of the National Association of Sweater and Knitted Textile Manufacturers' Association. Three different firms have worked it so far. The game is to buy goods and then, about the time the date of payment comes, complain about a part of the merchandise and ship it back to the manufacturer. At the same time a check for the difference is sent. This check is either marked "in full payment to date" or attached to it is a statement of account in which, after arriving at the figure on the check, the buyer has an item marked "merchandise returned." The manufacturer, accepting the check without close scrutiny, later finds himself "stung" when he examines the alleged defective goods, finds them all right and tries to get payment for them. In cases of this kind the buyer's contention is that acceptance of the check closed the matter.

Finds Demand from South Good.

The representative of a large wholesale garment house can find nothing to complain of in the orders now being placed by his accounts in the South. While admitting that his concern might be favored by reason of its values, he stated that the Southern retailers appear to be in a better condition than conditions known to exist in that territory might indicate. A visiting retailer from Alabama yesterday confirmed this report, and described the stores in his vicinity as in good condition, with stocks fairly clean. He noted a tendency in trade to slow up.

To Offer Seamless Back Oxford.

Something new in high-grade footwear for men, in the form of a seamless back oxford, will soon be put on the market by a well-known shoe manufacturing company. The new oxford, a patent covering which has been applied for, will retail at about $20. In addition to the seamless one-piece back, the so-called quarter lining will also be in one piece. A model now being displayed here is made of genuine black Scotch grain leather, with a heavy sole. Through the entire sole and heel is run an insert of rawhide, which adds greatly to its damp-resisting qualities.

Repricing of Clothing.

In reducing prices on their surplus of Fall suits, the clothing manufacturers have, of course, applied the most drastic slashing on those styles which have to be immediately sold. Reductions in such cases run up to 50 per cent. The starting point is usualy a third off. Smaller concessions are offered on the more desirable merchandise, and particularly on those goods which can be sold next Spring without any trouble. In making their new prices, the manufacturers are taking reductions over last Spring's prices of anywhere from 25 to 40 per cent. In the offerings of a well-known branded line there are offered suits to sell at $25. This is considered exceptionally low, and, in fact, marks the approximate starting point of many wholesale lines for the new season.

BUSINESS RECORDS

In Town.

EDWARD M. DAVIDSON, a salesman, residing at 606 West 115th Street, has filed a petition in bankruptcy with liabilities of $332,306, of which $160,047 are secured claims and assets of $132,017, main items of which are note of Tropical Timber Co., Inc., $4,500, and two claims against the same company, one for money loaned and the other for one-half interest in the purchase price of a timber and railway concession in Honduras. Tropical Timber has 35,000 shares of common stock of the same corporation now held as security, on which no value is given. Among creditors who are secured, are: Equitable Trust, $39,302, Lafitte Alvarez & Co., Honduras, Central Aguirre, $25,000, and Reynolds, Inc., also Honduras, $25,000. These and other claims are in connection with Tropical Timber Co., Inc. Otto Kelsey is an unsecured creditor for about $40,000, claim being liability for breach of agreement.

MANHATTAN AMERICAN MOTOR CAR CO., INC.—A petition in bankruptcy has been filed against Manhattan American Motor Car Co., Inc., at 229 West Fifty-seventh Street, by these creditors: American Motors Corp., $6,624, Robert Bursner $2,000, and Louis A. McGovern $185. It is stated that the liabilities are about $75,000 and the assets about $25,000. Judge Mayer has appointed Harold G. Aron receiver, in $10,000 bond.

HARRY E. BODENSTEIN—A petition in bankruptcy has been filed against Harry E. Bodenstein, jobber in men's clothing, at 880 Broadway, by E. Siegel, a creditor, for $1,000. Judge Mayer has appointed Lewis H. Saper receiver, in $500 bond. Liabilities are said to be about $17,000 and assets about $2,000.

PHILIP WOLFISH.—A petition in bankruptcy has been filed against Philip Wolfish, jobber in woolens at 86 Hester St., by these creditors: B. Rubens, $1,500; Abraham Weinstein, $200, and Jacob Olshin, $1,000. An assignment was also made to Isidor D. Morrison.

WILLIAM SIMON.—A petition in bankruptcy has been filed against William Simon, cobbler, at 75 Forsyth St., by M. H. Friedman & Co., a creditor for $4,000. Judge Mayer has appointed Albert Falek receiver in $500 bond. Assets are said to be about $3,000.

UP-TO-DATE DRESS HOUSE.—A petition in bankruptcy has been filed against Max Berger, Morris Lieber and Isidor Solomon, co-partners, trading as Up-To-Date Dress House, manufacturers of dresses, at 93 Av. B, by Herman Mendelsohn, a creditor for $750. It is stated that the liabilities are about $12,000 and the assets about $3,500. Judge Mayer has appointed Samuel Falk receiver in $500 bond.

WILLIAM MANDELL, at 1,786 Topping Av., has filed a petition in bankruptcy, with liabilities of $5,180 and no assets.

JAMES L. COOK, Monroe, Orange County, N. Y., has filed a petition in bankruptcy here, with liabilities of $1,588 and assets of $417.

BAUMSEE & WIENER.—A petition in bankruptcy has been filed against Saturn B. Baumsee and Leon Wiener, co-partners, trading as Baumsee & Wiener, by these creditors: L. Erstein & Bro., Inc., $150; Atlas & Bluhm, $1,000, and Abraham J. Friedman, $1,000. Judge Mayer has appointed Samuel Falk receiver in $3,000 bond. Liabilities are said to be about $40,000 and assets about $20,000.

GOLD & KAHN, INC.—A petition in bankruptcy has been filed against Gold & Kahn, Inc., silks, at 28 East Twenty-sixth Street, by Henry H. Kaufman, as receiver of Arthur Emmerich Co., Inc., a creditor for $1,000. Liabilities are said to be about $6,000.

GARCY SILK CO.—A petition in bankruptcy has been filed against the Garcy Silk Co., at 28 East Twenty-sixth Street, by Henry H. Kaufman, as receiver of Arthur Emmerich Co., Inc., a creditor for $1,000.

BELGIAN KNITTING WORKS, INC.—A petition in bankruptcy has been filed against Belgian Knitting Works, Inc., manufacturer of sweaters, at 112 East Nineteenth Street, by Jesse Lobsenz, a creditor for $2,000.

MAJESTIC DOLL COMPANY, at 37-41 Greene Street, has filed schedules in bankruptcy, with liabilities of $30,036 and assets of $4,000, main items of which are: Stock, $2,500, and machinery and fixtures, $1,500. The National Butchers & Drovers' Bank is a secured creditor for $12,500.

ABRAHAM FENSTERSTOCK & CO., coats and suits, at 36-40 West Thirty-seventh Street, have filed schedules in bankruptcy, with liabilities of $48,181 and assets of $12,605, main items of which are: Stock, $8,691, and accounts due, $8,414. William Ardery is a secured creditor for $6,000. Among those unsecured are A. Jacobs & Co., $6,499, and D. T. Italian Company, $4,000.

HOFFAY TALKING MACHINE COMPANY, INC., at 14 Thomas Street, has filed schedules in bankruptcy, with liabilities of $48,228, and assets of $12,461, main items of which are: Stock, $5,000, and machinery, &c., $5,983.

HARRY SILBERT—Judge Mayer has appointed A. M. Kirschner receiver, in $5,000 bond, to serve without compensation, for Harry Silbert, furs and skins, at 52 West Twenty-eighth Street. It is stated that the liabilities are in excess of $150,000 and the visible assets about $25,000; that the affairs of Silbert have been in the hands of a committee of his creditors for two months and that A. M. Kirschner has acted as Chairman of this committee and is familiar with the situation.

S. EINHORN & SON—Judge Mayer has appointed Frederick W. Stelle receiver, in $5,000 bond, for William Einhorn, trading as S. Einhorn & Son, women's coats, at 122 Madison Avenue. It is stated that the liabilities are about $40,000 and the assets about $20,000.

LEON GROSSMAN—Judge Mayer has appointed Monroe Stern receiver, in $500 bond, for Leon Grossman, leather findings, at 967 Westchester Avenue; assets are said to be about $4,000.

IRWIN GOLDSTEIN—Judge Mayer has dismissed the petition in bankruptcy filed on Oct. 28, against Irwin Goldstein, suits, at 275 Fifth Avenue.

ABRAHAM ROSENBECK, manufacturing dresses, at 38-40 West Thirty-second Street, has assigned to Charles Warner.

Out of Town.

Special to The New York Times.

CHICAGO, Nov. 16.—A voluntary petition in bankruptcy was filed here today by William E. Nathan, a commission merchant. Liabilities, $12,918; assets, $10,198.

JUDGMENTS.

Filed yesterday, the first name being that of the debtor:

In New York County.

Arena, John—R. Arena, costs.....$125.70
American Home Builders, Inc., and Henry Gold—Parahelsky Bros., Inc., 523.50
Baldwin, David—D. O. Edson.....852.40
Broderick, William, and Sophie Blagaier—People, &c.....1,000.00
Bernard, John C., and Maryland Casualty Co.—People, &c.....1,000.00
Bernstein, Irving—Morris Plan Co. N. Y.....151.70
Benner, John—Morris Plan Co. N. Y...111.70
Barrett, Edward F.—M. L. Post.....103.10
Brooklyn-Manhattan Ferry Co.—City of N. Y.....35,695.80
Cohen, Louis—P. Kleinman 136.20
Commonwealth Coffee Co., Inc.—A. Liebenstein 995.88
Continental Fur Dyeing Co., Inc—M. Pogestein 477.25
Concrete Hardening Co.—Dodwell & Co., Ltd.....242.20
Campo, Giuseppe—S. Goldstein.....584.80
Chester White Live Stock Co., Inc.—W. Rosenberg 2,120.71
Coombs, Edward F.—M. P. Murphy...2,618.08
Clarke, Charles A.—J. Clarke.....742.70
Davenport, Edward, and John Burns—Morris Plan Co. N. Y.....112.60
Ehrlich, Morris—I. Feinberg.....787.60
Edirose Silk Mfg. C., Inc.—J. Benjamin 1,570.01
Elliott Advertising Service—McCready Pub. Co.....159.42
Fisher, Glenn M.—M. J. Carshore....300.95
Fassy, Simon, and Selim J. Grazi—M. Hartman 2,156.31
Gertz, Louis—Morris Plan Co. N. Y..111.70
Green, Bett, and William Gilmartin—Same 316.80
Gillis, Frank, and Natl. Surety Co.—People, &c.....1,500.00
Hamilton, James—P. Callahan.....1,577.24
Harper, Marshall & Thompson Co., Inc.—S. Blum 32,963.83
Hagen, Louis—T. T. Gorman.....480.40
Hartford, Peter B.—Farmers Fund, Inc.....1,219.05
Krieger, Edward, and Norman L. Fine (Edward Krieger & Co.)—L. Alprin et al.....523.67
Kallin, John—T. J. Fiebiger.....201.70
Kurz, Wm. F. A.—O. E. Lopler.....788.62
Kellstrom Bros., Inc.—M. Isman et al.2,004.86
Krakauer, Arnold—M. J. Sittenfeld, costs 120.10
Karfunkel, Al—Yarn Products Co., Inc.151.80
Laurino, Daniel; Alfred Callistro and Gus Schiagenhoff—Morris Plan Co., New York 113.90
Levy, Samuel L., and Max Spahn—S. Horwitz 504.09
Murray, James E., as Property Clerk—M. Becker, possession of chattels of..1,000.00
Miller, Charles, Frieda Miller and Frank Curtis—Morris Plan Co., New York....113.90
Morris, Harry; Katherine Morris, Jesse Angel and James Corrigan—Same....115.10
Mullin, John; Mary Mullen and Otto Bang—Same 113.90
Montaperto, Frank; Alice Montaperto and Joseph Sassano—Same.....113.90
Middleton, Wm. T.—Maryland Casualty Co.....746.24
Newton, Wm. C.—Federal White Metal Co.....239.40
Orafice, Patsy, and Samuel Pantolillo—Morris Plan Co., New York.....112.50
Powers, Harry J.—S. S. Bobbe.....780.17
Pincus, John—F. O'Byrne.....110.00
Same—Same 110.00
Pitou, Maurice I.—S. A. Cooper Jr. et al.....157.80
Pray, George L.—F. G. Drost.....472.24
Quinn, Eugene T.—William Hall Co., Inc.....429.09
Rabinowitz, Max and Mary, and Benjamin Gottlieb—Morris Plan Co., N. Y..112.90
Supreme Phono Parts Co., Inc.—Plaza Music Co.....772.93
Solotoreyscsky, Joseph—I. Lieberman et al.....406.95
Sutphin, W. L.—A. Guglielieno.....214.20
Spugel, Edward—M. J. Cann.....212.15
Seebeck, Harry, and Theodore Heffacker—Morris Plan Co., N. Y.....112.80
Savio, Benedetto—W. Green.....145.06
Smith, Joseph—Albany Trust Co.....328.67
Selman, Herb. G. (Eccentric Pub. Co.)—Royal Card & Paper Co.....159.40
Tandlich, Michael—Encyclopaedia Britannica Corp.....141.70
Tallahassee Pecan Co. and E. Quincy Smith—Mrs. B. Crisp.....1,362.85
White, Michael J.—C. Greenberg.....304.30
Wineman, Samuel H.—J. Brown.....132.66
Wolf, Ernest R.—G. W. Korn.....445.60
Worden, Ralph R. V.—Strong Mfg. Co.112.51
West, Joseph—M. M. Jansen.....371.07
Watts, Louis M. and Harry J. Cohen (Waco Millinery Co.)—T. Zindler...175.20

In Bronx County.

Fisele, William—So. Blvd. R. R. Co...$79.30
Gresselman, Fred, Jr.—R. Gandolfi....419.41
Hanrette, Mary and James—M. Hirsch.458.80
Nicolti, John—Union Ry. Co.....79.30
Stephen, Johanna—Same.....79.30
Schechwitz, Louis—M. Lasow.....35.50
Ward, Ellen—Union Ry. Co.....74.30

SATISFIED JUDGMENTS.

The first name is that of the debtor, the second that of the creditor and date when judgment was filed:

In New York County.

Allen, Franklin—F. J. Flanagan, April 28, 1920 .....$372.60
Cramer, John W.—Texas Co., Sept. 15, 1913 .....169.65
Immerman, Louis—P. K. Zagat, Oct. 25, 1920 .....202.20
Reiter, Samuel and Solomon M.—A. D. Cohen, Nov. 21, 1916.....116.41
Field, Anna—I. Tarsanen, June 16, 1920, vacated 224.20
Silbee Dutemple Motor Co.—Firestone Tire and Rubber Co., Aug. 25, 1920...381.31
Doyle, Julia—City of New York, June 5, 1916, vacated.....250.00
Allen, Franklin W.—Jeremiah Skidmore Sons, April 27, 1920.....1,225.95
Herman, Isaac, Samuel and Saul—New Netherland Bank of New York, Nov. 10, 1920 .....2,943.70
Levi & Seligman, Inc.—Nadav & Fielscher, Inc., Oct. 29, 1920.....6,564.45
Frankel, Julius J., and Irving Kraus—Artistic Novelty and Button Works, Inc., April 21, 1919.....842.99
Kaplan, Beckle—Knit Goods Exchange, Inc., Oct. 22, 1918.....635.91
Murphy, Thomas—M. Zisser, Nov. 27, 1919 .....300.00

Note—The satisfied judgment published Nov. 13, 1920, as against Charles Hoffman, in favor of Spengold Woolen Co., Inc., Oct. 28, 1920, for $1,089.20, should have read against Spengold Woolen Co., Inc., in favor of C. Hoffman, Oct. 28, 1920, $1,089.20.

In Bronx County.

Kalnin, Charles F.—I. L. Kalnin, July 20, 1920 .....$1,405.85
Mallett, William A.; George H. Buckenham and Mary Mallett—Poughkeepsie Trust Co., Jan. 9, 1918.....265.50
Norz, David, and Elizabeth— R. Norz et al., Jan. 30, 1920.....55.50

BUYERS' WANTS.

Fifteen cents per word each insertion.

ARMY CLOTH Wanted—Also buck suede, tan, rookie and brown. Brooks Co., 37 West 20th.

ARTIFICIAL SILK Wanted—Quantities. H. S. Meritzer, 339 5th Av., New York. Murray Hill 8896.

ARTIFICIAL SILK Wanted—American viscose 150. A. Levy Anspach, 100 5th Av. Watkins 7217.

BOLIVIA Wanted—Stewart's 456, all colors. Bernstein, 31 West 31st. Longacre 4134.

BOLIVIAS, EVORAS Wanted—Navy, for cash. Waxman. Chelsea 8832.

BOLIVIA Wanted—Raritans or Stewarts, all shades. 4089 Watkins.

BOLIVIA Wanted—American 0371, color 302. Call Spring 8600.

BOLIVIAS Wanted—Andrews 6794; also raccoon and Australian opossum collars. A. & W., 45 West 27th. Watkins 4682.

BOLIVIA Wanted—Brown, navy, reindeer, at a price; spot cash. Goldstein & Halpert, 24 West 25th.

BOLIVIAS Wanted—American 0371, Stevens 8180, navy, hankin, blue, reindeer, brown. Orchard 5522.

BOLIVIAS and Chamois Wanted—21226, all colors, Monarch Garment Co., 236 5th Av.

BROADCLOTH Wanted—Botany 315 or 362 in burgundy and reindeer. Max Lesser, 33 West 26th.

BROADCLOTH AND CHAMO Wanted—21226, 13076, 13078, 112, 13046, 31120. Gramercy 2402.

BUCK SUEDE Wanted—Tan, rookie and brown; also army cloth. Brooks Co., 37 West 20th.

CHAMO CLOTH Wanted—American black 21226. Watkins 9805.

CHAMOISTYNE Wanted — Holden-Leonard bolivias, Saxonias; quality 1016, 1011, 1012; Forstmann, Orlando, evora superior and marvellas, vel de cygnes, 56 and black. Drydock 1897-1898.

CHAMOISTYN-LUELLA DE LUXE Wanted—Holden Leonard 804, 806, brown. Watkins 2616.

CHIFFON VELVET Wanted—Colors black and brown; call with samples. Store 29 East 31st.

CHILDREN'S COATS Wanted—Sizes 2-6 and 7-14; heavyweight cloth; good styles only; pay cash. 48 West 27th, 5th floor.

COATING Wanted—Raritan 1123, all colors, cash. Longacre 3027.

COATS Wanted—Plushes and other pile fabrics; large or small quantities; must be cheap. Phone Watkins 602. Call or write, 141 West 28th, 12th floor.

COATS AND SUITS Wanted—Jobber buying Spring coats and suits of the better kind; call with samples all week. 99 Madison Av., 8th floor.

COATS Wanted—Jobber placing order on children's juniors and misses' Spring coats. Call with samples. 10th floor, 40 West 25th.

COATS AND SUITS Wanted—Jobber placing orders on desirable numbers Spring coats and suits. 129 West 29th, 3d floor.

COATS AND SUITS Wanted—Jobber looking all week at Spring models, featuring jerseys. 115 West 31st, 1st floor.

COATS Wanted—Jobber looking at ladies' coats all week after 10 A. M. 151 West 26th, 5th floor.

COATS Wanted—Jobber paying cash quantity raccoon Australian trimmed coats. 31 West 31st, 1st floor.

COATS—Closing out balance of stock. Call immediately, Supreme Manufacturing Co., 19 West 24th.

COATS, fur trimmed and plain, 1,000; pick them off the rack; to close out. Alex Kogut, 40 West 27th.

COATS, Suits, Also Stouts Wanted—Jobber looking at Spring models. 142 West 29th, 6th floor.

COATS Wanted—Of the better kind, small and big lots for cash. 4th floor, 46 West 27th.

COATS Wanted—Jobber looking at samples of Spring coats. Alper Shultz, 1,140 B'way.

COATS, SUITS Wanted — Spring models misses and stouts. 31 West 31st, 1st floor.

COATS Wanted—Large quantity for cash. Telephone to Watkins 2045.

COLLARS Wanted—Raccoon, Australian opossum, nutria, shawl and square; any quantity. Sipkin & Gorchen, 15 East 26th.

CONGO Wanted—Saxonia, all colors; cash. Longacre 4664.

CORDUROYS Wanted—Wide wale, copenhagen and rose; for cash. Caro & Co., 22 West 21st.

COTTON GOODS Wanted—Open for large quantity; spot cash basis; Blue Cone, Export Signals and Nugget Chambray; spot delivery. Canal 4425.

CREPE DE CHINE Wanted—Open to buy quantity 3 thread at a price; submit sample piece. Regal Undergarment Co., 145 Madison Av.

CREPE DE CHINE Wanted—We will buy 500 pieces, all shades, for absolutely spot cash, at price. Curley Waist, 145 Greene.

CREPE DE CHINE Wanted—3 thread, colors Elsie, also Stewart's 2386 flesh. Store, 97 East 29th.

CREPE DE CHINE Wanted—Open for good quality, Arkin Waist Co., 119 W. 24th St.

CREPE Wanted—84, Pick, wanted for cash. Freydberg, 85 5th Av.

DRESSES Wanted—Jobber placing order on Spring dresses in taffeta, crepe de chine and novelties; call all week. 14 West 21st St., 8th floor.

DRESSES Wanted—Jobber placing orders on high class Spring dresses in taffetas, georgettes and Canton crepe. 10 West 32d, 1st floor.

DRESSES Wanted—Jobber placing orders on strictly tailored dresses of the better kind; call with samples all week. 8th floor, 99 Madison Av.

DRESSES Wanted—Large jobber placing orders with Spring dresses of better grade. Call with samples, 34 West 32d St., 6th floor.

DRESSES Wanted—Jobber placing orders on Spring styles; Canton crepes, taffetas, georgettes and tricotines. 5th floor, 22 West 27th.

DRESSES Wanted—Jobber placing orders for dresses in all Spring materials. Call, with samples, between 4 and 6, 24 West 30th St., 6th floor.

DRESSES Wanted—Jobber looking at Spring and Summer dresses, better grade. Apply Wednesday and Thursday, first floor, 122 West 26th.

DRESSES Wanted—Large jobber placing orders on new snappy Spring styles in all materials of silk and cloth. 16 West 25th, 7th floor.

DRESSES Wanted—Jobber placing orders on Spring models; taffetas and georgettes. After 1 P. M., 15 West 30th St. 3d floor.

DRESSES Wanted—Jobber open for Spring dresses of every description; better kind only; will place orders. Store, 39 West 27th.

DRESSES Wanted—Stock orders placed on better grade Spring dresses in silks and woolens. Apply 1 East 27th, 2d floor.

DRESSES Wanted—Contractor placing orders on Spring dresses, georgette, taffetas and Canton crepes. 148 W. 24th, 7th floor.

DRESSES Wanted—Jobbers placing orders Spring dresses, taffettas, crepes, tricotines, jerseys. Imperial Hotel, Room 1612.

DRESSES Wanted—Jobber placing large orders on Spring dresses, better grade; all materials. Fanchon, 41 West 35th.

DRESSES Wanted—Placing orders on new Spring samples, will also buy jobs for cash. Lincoln Dress, 47 West 32d.

DRESSES Wanted—Jobber placing orders on snappy Spring models. Come with samples all week, 5th floor, 165 Madison Av.

DRESSES Wanted—Jobber looking at Spring dresses, better grade only. Call all week, 5th floor, 130 West 26th St.

DRESSES Wanted—Placing orders on Spring dresses. Call with samples, Merrymaid Garment, 164 West 30th.

DRESSES Wanted—We are placing orders on Spring dresses of the better kind only. 293 7th Av., 10th floor.

DRESSES Wanted—Jobbers looking at Spring samples, made in all materials. 25 West 31st St., 11th floor.

DRESSES Wanted—Jobber will pay spot cash for any quantity of Fall dresses. 3d floor, 153 West 27th. Chelsea 7385.

DRESSES Wanted—Jobber open for Spring samples popular priced cloth and silk. B. B. Dress, 1 East 27th.

DRESSES Wanted—Jobber placing orders on Spring styles, better grade. Call 9-12:30, all week, 37 West 28th, 11th floor.

DRESSES Wanted—Jobber looking at all kinds of Spring dresses of the better kind. 118 West 29th, 10th floor.

DRESSES AND JOBS Wanted—Tricotines and satin crepes; good quality only; for cash. 12 East 32d, 5th floor.

DRESSES Wanted—Jobbers looking at Spring samples, tricotine, taffeta, georgette, 154 West 33d (first floor).

DRESSES Wanted—Jobber placing orders on georgette and taffeta dresses; call all day. First floor, 52 West 27th.

DRESSES Wanted—Jobber looking at Spring samples in all materials. Call all week. 34 West 28th, 6th floor.

DRESSES Wanted—Jobber placing orders on Spring dresses, all materials. 142 West 24th St., 1st floor.

DRESSES Wanted—Jobber looking at ladies' dresses all week after 10 A. M. 151 West 26th, 5th floor.

DRESSES Wanted—Jobber placing orders, better grade taffeta and cloth dresses. 236 5th Av., 5th floor.

DRESSES Wanted—Jobber placing orders on snappy Spring styles in all materials. 5th floor, 110 West 32d.

DRESSES Wanted—Spring; jobber buying; Canton crepes and taffetas. 8 East 27th St., 10th floor.

DRESSES Wanted—Open for 5,000 tricotines, serge, silk at a price. Skudowitz, 129 West 29th.

DRESSES Wanted—Jobber placing orders on Spring dresses, all materials. 30 West 32d, first floor.

DRESSES Wanted—Jobber looking at Spring samples, placing order 4th floor, 9 West 31st.

DRESSES Wanted — Tricotines, serges and silks, inn Spring styles. 137 West 25th, 7th floor.

DRESSES Wanted—Jobs in wool dresses for cash; any quantity. 34 West 28th, 6th floor.

DRESSES Wanted—Large jobber buying stylish Spring dresses. 44 East 32d, 4th floor.

DRESSES Wanted—Placing orders on stylish stout dresses, 4th floor, 150 Madison Av.

DRESSES Wanted—Serges, tricotines, any quantity, for cash. 9 West 31st, 1st floor.

DRESSES Wanted—Looking at Spring samples. 134 West 29th, 4th floor.

DRESSES Wanted—Jobber placing orders on Spring styles. 147 West 36th, 2d floor.

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DRESSES Wanted—Looking at Spring samples. 134 West 29th, 4th floor.

DRESSES Wanted—Jobber placing orders on Spring styles. 147 West 36th, 2d floor.

DRESSES Wanted—Attention, contractors and sub-manufacturers! A big house making only strictly tailored misses' cloth dresses of the better kind, who have engaged men to travel all over the country, have decided to add a full line of all kinds of strictly tailored misses' silk dresses of the better kind; only reputable concerns will be considered; will look at your own samples all week or will call to see them at your own premises. P. S. L. Manufacturing Co., 43 West 24th. Chelsea 8127-8128.

DRESSES Wanted—Large jobber placing orders on new Spring models in Canton crepe, crepe de chines, georgette, taffeta and tricotine dresses. Submit samples daily to Mr. Goldman, 10th floor, 12 West 32d.

DRESSES Wanted—Bring samples of taffetas, crepe de chines, georgettes and Canton crepe. We are placing orders if styles are right. 1,107 Broadway, 10th floor, corner 24th.

DRESSES Wanted—We will buy for cash jobs any quantity, tricotine, velveteen, velour, chiffon velvet, charmeuse and party dresses. Submit samples 9 to 5 daily, 5th floor, 28 West 33d.

DRESSES Wanted—Placing large stock orders on Cantoh crepes, crepe de chines, taffetas and other materials for Spring wear. Call with samples all week. Tenth floor, 40 West 27th.

DRESSES Wanted—Looking at smart tailored Spring satin, georgettes and canton crepes. Phone, between 8 and 10 A. M., Mr. Slade, Longacre 4787, for appointment.

DRESSES Wanted—Looking at Spring samples, tricotines, serge and Poiret twill; will place orders if styles are right. 1,107 Broadway, 10th floor, corner 24th.

EVORA MARVELLA AND FORTUNA Wanted—All shades; pay cash. Longacre 4074.

EVORA SUPERIOR Wanted—Or Orlando, in Malay, brown. J. Heit & Son, 136 Madison Av.

FLANNELETTE Wanted—Will pay spot cash for Government blue striped flannelette and Windsor printed flannels. Spring 0570.

FURS Wanted—Open to buy beaver rat, nutria, Australian opossum and raccoon collars or skins. Samuel Meadow, 104 West 27th.

FURS Wanted—Open to buy 1,000 sealine and raccoon collars, at a price, for cash. Modern Cloak and Suit House, 15 West 26th.

FURS Wanted—Open to buy jobs in fur collars; Australian opossum, raccoon, &c. Bramson Bros., 48 West 25th.

FURS Wanted—Australian opossum, ring tail opossum and raccoon, shawl collars. Stadler Bros., 1,333 Broadway.

FUR COLLARS Wanted—Australian opossum, raccoon, ring tail; job lot for cash. Prince, 48 West 25th St.

FURS Wanted — Raccoon and Australian opossum collars, at a price. Monarch Garment Co., 236 5th Av.

FUR COLLARS Wanted—Beaveret raccoon, Australian opossum, any pattern. Bernstein, 31 West 31st.

FUR COLLARS Wanted—Raccoon, fitch, Australian opossum. Samuel Newman, 137 West 27th.

FURS Wanted—Beaver and squirrel collars, for cash. Lubow, Hanger & Cohen, 152 West 15th.

FURS Wanted — Raccoon and Australian opossum collars. Bruckner & Brill, 18 East 16th.

FUR COLLARS Wanted—Australian opossum, raccoon, nutria. Room 338, 200 5th Av.

FURS Wanted—Fur shawl collars; open to buy spot cash. D. Bussel & Co., 40 West 22d.

FURS Wanted—Australian opossum skins; quantity for cash. Karpas, 22 West 26th.

FURS Wanted—Australian opossum collars for cash. Flerman & Kolmer, 302 5th Av.

FURS Wanted—200 black opossum collars for cash. 40 West 27th, 4th floor.

HOSIERY Wanted—Quantity ladies' wool hose, low end and better grades, at attractive prices. J. E. Field, 366 Broadway.

JERSEYS Wanted—Large quantity blue worsted. Snyder's, 15 Chelsea St., Charlestown, Mass.

JOBBER, open for any amounts of fur trimmed cloth coats; will pay cash. 40 West 25th, 9th floor.

LACES Wanted—Jobs of all kinds laces, nets and embroideries; must be cheap. 3 East 17th, Room 35.

MERCHANDISE of all kinds wanted on memorandum for manufacturers' outlet sale, by financially responsible firm; strictly confidential; quick action. X 2134 Times Annex.

MERCHANDISE Wanted — Men's, boys', ladies' and children's; buy anything at reasonable price; if close-outs bring samples. Segal, 64 Liberty.

MIXTURE CLOTH Wanted—All makes; can use any quantity. Bramson Bros., 48 West 25th St. Watkins 6264.

ONDULETTE Wanted—0371, brown, reindeer. Watkins 2278.

ORLANDO, Fortuna, Marvella and Pattenette Wanted—Black, navy, twilight and brown. Madison Square 4371.

PEAU DE GANT Wanted—F. & H. 4703, black. Madison Square 8273.

PLUSHES Wanted—Peerless T. 10, for cash. Greenberg, Frishman & Roth, 33 East 9th. Stuyvesant 6317.

PLUSHES Wanted—Peco, Behring sealskin fur, for cash. Lubow, Hanger & Cohen, 153 West 15th.

PLUSHES Wanted—T10, 200 Dobson, D30, Hudson beaver J38. Stuy. 8459.

PLUSHES Wanted—Cotton, beaver and seal. Spring 3536.

POLO Wanted—All-wool, Spring and Fall shades; also Deland's 9600 oxblood, for cash. Watkins 5886.

POLO Wanted—Double face 19809, color 3; American 0384, brown. Longacre 5044.

POLO Wanted—Double-faced polo, any quantity. Cohen & Elsen, 35 West 31st.

POLO Wanted—Deland 9000, brown and deer. J. J. Ludwig & Co., 9850 Watkins.

POLO Wanted—American 19809 or similar, colors, 3 and 5. Chelsea 2731.

POLO Wanted—1096, shades 2 and 3. Rosengarten, 144 West 27th.

POLO Wanted—15035, henna, brick or similar. Watkins 3486.

POLO Wanted—American 21227, color 1. Spring 9000.

POLO CLOTH Wanted—Stevens 1096. Gramercy 5238.

POLOS Wanted—1096 or similar. Call Watkins 9304.

PONGEE Wanted—Spot cash; any quantity; must be first quality goods. Carlos Waist Co., 31 West 27th.

POPLIN Wanted—P. F. L. or similar, black. Chelsea 2947.

SATIN DUCHESS Wanted—Black, navy, seal, henna, sapphire; immediate cash basis. E. Buick, 334 4th Av. (4th floor).

SEALINE SKINS Wanted—Open to buy quantity for cash. Boutis Bros., 473 6th Av.

SERGES Wanted—Will buy for cash quantities of Amoskeag storm and men's wear serges, navy and black; price must be cheap to interest us. Thomas Posner & Bros., 114 West 27th.

SERGES Wanted—36-inch and 50-inch all wool storm, colors only; no navies; any mill make. Franklin 1774.

SERGES Wanted—American 0936, 235, quantity for cash; also good tricotine. S. Goldberg & Co., 15 East 26th.

SERGES Wanted—7301, navy, black; 4002, black; 8304, brown; WFX, 315, broadcloth; spot cash. Gramercy 4621.

SERGES Wanted—7120, also dress weight velours, for cash; must be cheap. National Garment, 1 East 28th.

SERGES Wanted—7301; open to buy 100 pieces at a price. Tip Top Waist and Dress, 35 West 32d.

SERGE Wanted—7301; open for big quantity at a price. Goldberg & Elsen, Chelsea 3015.

SERGES Wanted—54289, also 4061 and 8301 for cash. Gaiety Dress Co., 18 West 21st St.

SERGE Wanted—Style D761, 14 oz.

ASKS COAL NEEDS OF CONSUMERS HERE

Health Department Wants to Learn Amount on Hand and Requirements for Winter.

TO DETERMINE SHORTAGE

First Emergency Station Is Opened —Fuel Sufficient for Temporary Relief Arrives.

How much coal have you?

How much coal do you require for the Winter?

The Health Department is anxious to have every consumer of domestic sizes of anthracite within the city answer these questions by postal card. Even the retailers, whose bins are empty, can only approximate the shortage, and the Health Department is not in a position to give the answer. With coal coming into the city now and with the Interstate Commerce Commission asked to stimulate the anthracite flow into New York, it became evident yesterday that this question must be answered if there is to be intelligent co-ordination of effort.

The outstanding developments in the anthracite shortage yesterday were the announcement by the Emergency Coal Committee, of which John F. Bermingham of the Delaware, Lackawanna & Western Coal Company is Chairman, that coal has begun to arrive in sufficient quantities to allay present fears, and the beginning of an effort by the Health Department to supply small lot consumers.

The only station opened for the distribution of coal to those whose needs are urgent is that of the Stokes Coal Company, at the East River and Eighty-second Street, and Health Commissioner Copeland expressed the belief yesterday that retailers were not anxious to handle small lot business. Late yesterday the Commissioner notified Chairman Bermingham that a Brooklyn dealer, not a member of the Anthracite Coal Association, was willing to operate as an emergency station, if he could get the coal.

F. J. Lonergan, head of the Coal Relief Bureau, said that small lot consumers, those who purchase from 100 pounds to one ton, and many householders in Brooklyn and the Bronx were in a bad way, and that it was imperative to open more stations as soon as possible if suffering was to be avoided.

The situation in Manhattan, he said, was fairly easy, and the Chief Sanitary Superintendent in Staten Island reported yesterday that every complaint received had been attended to, except one, and the supplying of coal to that consumer was a matter of transportation. The bureau received about 225 complaints yesterday, and these were mostly from householders who have been unable to get any coal.

One thing that has complicated the situation and made it necessary that we find out how much coal is actually needed is the duplication of orders," Dr. Copeland said. "Consumers have been running from one dealer to another, with the result that the book shortage is greater than is the actual need."

The different agencies at work assert that they have nothing to do with the prices charged. This was expressed yesterday by Chairman Bermingham, who said: "The mission of this committee is to get coal into New York, and this we are doing."

CARPETS BRING $81,021.

Agent Pays $3,000 for Fereghan Rug at Charles Safe.

Returns for the second afternoon of the Charles of London sale at the American Art Galleries yesterday afternoon were $53,799, making a total to date of $81,021. Rugs of the seventeenth and eighteenth centuries brought the highest prices. A Fereghan carpet, No. 364, which brought the top price, went to Bernet, agent, for $3,000; another Fereghan carpet, seventeenth century, No. 361, went to A. T. Biddle, Jr., for $1,900; for a third, No. 361, E. K. Robinson paid $2,900, and an eighteenth century Fereghan carpet, No. 360, went to Kentcostikyan for $1,700. No. 359, a seventeenth century Fereghan, was sold to B. N. Duke for $1,825, and No. 352, a smaller seventeenth century carpet, went to C. W. Band for $1,250. Two Italian sixteenth century amethyst velvet cushions, elaborately decorated and with contemporary, floral, cloth-of-gold back, went to Bernet, agent, for $460, and to the same buyer went a French seventeenth century needlework cushion, depicting a classic scene, for $650. An Italian Renaissance gold-embroidered velvet cover went to Bernet for $625; a Botticelli green velvet cope, for $1,150, and two royal heraldic banners of the Georgian period, for $800.

Jewelry Trade Marking Time.

Both at wholesale and retail the jewelry trade is marking time at the moment. Most of the retailers, particularly those out-of-town, have completed their holiday buying, which leaves the manufacturers in a kind of "hay and grass" state. The general public not yet having started its Christmas gift buying, and the holiday being too close to permit much of any other kind, the retailers also are not overburdened with business. Although representative manufacturers in the Maiden Lane district frankinly admit that the business taken in the last few months was well behind that of last year, they further assert that it is ahead of that done in 1918 and preceding years. Last year marked the height of the "boom" period.

Not Ready to Buy.

Even though clothing and garment prices look very attractive since reductions were made, there are not many buyers who can overcome their hesitancy and place orders in a large way. The reason given for this is that the retailers feel there is still some risk of further recessions. In well-informed quarters it is said that about the only large purchases being made are those where "distress" goods can be picked up at prices which permit averaging. Representative buyers do not like to see manufacturing come to a halt, because there is always danger of creating a shortage. However, they think this risk is a remote one compared with "going wrong" on the present market.

Where to Recoup.

Retailers would be following a wiser course, in the opinion of a large garment manufacturer, if, instead of trying to avoid losses at present, they were to take their loss now and recoup later. He declared that there are very evident signs of a retail price war developing which will eclipse any previous exhibition of the sort. "The stores that have taken their losses," he said, "and now own a good part of their merchandise at replacement cost will make it exceedingly hot for competitors who have been hanging on with the idea of making their losses as small as possible. The time to recoup is on the profits from goods bought at the new prices."

CLOTHING AT AUCTION.

Prices Hold at Fair Levels at Court Sale of Bauman Stock.

The reputation for good tailoring established by the Bauman Clothing Corporation, Inc. as well as the publicity given to the brand of Wearpledge, helped to hold prices to very fair levels at the auction of the company's stock started yesterday by Charles Shoongood, auctioneer for the United States District Court. The sale was held at 110 Fifth Avenue, and the attendance was well maintained throughout the day. About one-quarter of the quanity offered, the total representing an inventory of $1,500,000, was sold for $218,413. The prices were said to be about 60 per cent of the selling figures.

Frank & Seder of Philadelphia, Moe Levy of this city, and E. W. Edwards & Son of Syracuse appeared to be the most consistently active buyers, though some large jobbers were also represented in the sales made. It was the opinion of those on the floor that the prices obtained were very fair and higher than it was generally considered could be secured under the present conditions of the market.

Combination, or two pants, suits brought as high as $12.25, and prices ranged down to $9.50. Undesirable patterns dropped below that figure. A fair average for the single pants suits was stated to be between $7 and $8.50. Bids went as low as $4.50 and jumped to $9. The catalogue gave a description of the sizes to be obtained in the different lots, the garments ranging from six to eighteen years.

The sale will be continued today and is expected to close tomorrow afternoon. Overcoats will be auctioned tomorrow.

The Bauman Clothing Corporation was formed in 1919 and undertook the national advertising of boys' and children's suits and overcoats under the label "Wearpledge." In July of this year its affairs were taken over by a committee of creditors upon the statement of A. Bauman, President of the concern, that, although its assets exceeded its liabilities by $300,000, conditions of the market were such as to prevent the sale of accumulated stocks. Mr. Bauman said yesterday that the prices being realized at the forced sale of the company's merchandise were a tribute to the standards which had guided the concern in its manufacturing.

TO ENFORCE OPEN SHOP.

Shoddy Manufacturers at Cohoes Announce New Rule for Jan. 1.

Special to The New York Times.

ALBANY, Nov. 16.—The Cohoes Hatt and Shoddy Manufacturers' Association, comprising six of the largest makers in Cohoes, today notified Garment Workers' Union No. 577 that, beginning Jan. 1, their plants would operate on an open-shop basis. The order affects about 2,500 employes.

The manufacturers want all employes to stay, but they emphasize that no discrimination will be shown between union and non-union men. An agreement which the manufacturers now have with the unions expires Jan. 1. It contains a clause providing that in the event of a change thirty days' notice is to be given. The manufacturers in this way comply with the agreement.

It could not be learned tonight whether the unions would submit to the open-shop order or fight. The knit goods shops in Cohoes, after a long and bitter strike during the Summer, finally accepted the open-shop plan of the manufacturers and are now working harmoniously. The open shop in the knit goods line is to continue, the manufacturers say.

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Bryant 1000.

ALBANY, N. Y.—J. G. Myers Co.; W. Dodge, silverware, glass, housefurn. goods; 220 5th Av.
ALBANY, N. Y.—The Siegel Co.; H. Siegel, kooney coats; 32 E. 31st., 1st floor.
ALTOONA, Pa.—Kline Bros.; J. Scheeline, clothing; 23 E. 26th.
BALTIMORE—A. Eisenberg; H. Sternfeld, jobs coats; 37 W. 26th, 7th floor.
BALTIMORE—American Wholesale Corp.; B. R. Reid, silk, dress goods; M. G. Frazier, muslin underwear; 854 4th Av.
BALTIMORE—M. J. Barasch; Mr. Barasch, better fur-trimmed sport coats; 1,161 fitz, children's, juniors' cloth coats, fur trimmed; 1,161 B'way, Room 406.
BALTIMORE—Treide & Sons; H. Treide, knit goods, hosiery, underwear; McAlpin.
BALTIMORE—Bernheimer Bros.; I. I. Wolf, mdse. mgr.; 1,261 B'way; McAlpin.
BALTIMORE—Schiff & Minner; M. Minner, skirtings; Breslin.
BALTIMORE—Salzman Bros.; C. Salzman, skirtings; Pennsylvania.
BALTIMORE—H. Sonneborn & Co.; B. Makover, woolens; 220 5th Av.
BALTIMORE—Stewart & Co.; Miss Brauer, millinery, flowers, feathers, etc.; 2 W. 37th.
BALTIMORE—Goldenberg Bros.; J. Wolf, coats, suits, skirts, furs; McAlpin.
BOSTON—R. H. White Co.; A. H. Shannon, silks, dress goods; 432 4th Av.
BOSTON—Wm. Filene's Sons Co.; up-stairs—Miss O'Regan, misses' coats; Miss Golding, inexpensive dresses; Miss Murphy, misses' dresses; Mrs. Phillips, women's costumes, dresses; Mr. Murray, women's inexpensive dresses; Mr. Bleyle, men's furs, bathrobes, vests; Mrs. Milliken, infants' wear; Mrs. Bogle, silk and muslin underwear. Basement—Mr. Day, waists; Mr. O'Brien, women's, misses' coats, suits; Mr. Ring, women's, misses' dresses; Miss Callahan, silk and muslin underwear; Mrs. Kasanof, women's neckwear; Mr. Levin, children's, juniors' and girls' dresses, coats; Miss Hickey, corsets, brassieres; 225 5th Av.
BOSTON—E. T. Slattery Co.; Miss Lohnes, women's coats, millinery; Miss Whelan, petticoats; 10 East 32d.
BOSTON—Jordan Marsh Co.; Miss C. I. Blume, girls' coats, dresses; S. M. Averill, lamps; H. T. Conway, men's hats, youths' clothing; E. A. Crawford, flannels; Miss G. A. Galbraith, braids; Miss L. Houghey, misses' dresses; A. McKettrick, blankets, quilts, cottons; C. J. Robinson, china, glass; L. M. Saunders, women's, men's shoes; J. Lamb, mdse. manager basement goods; 432 4th Av.
BOSTON—Gilchrist Co., upstairs; Miss Minahan, girls' and junior coats, dresses; F. J. Smith, leather goods; C. Downes, silks, dress goods; Mrs. Plummer, ribbons, basement. Miss R. Rice, hosiery, knit underwear, gloves; Miss F. Rubin, millinery; Miss I. Markus, girls' coats, dresses; G. Winchester, waists; A. Cohen, suits, coats, skirts, dresses; J. Aronson, boys' clothing; 200 5th Av.
BOSTON—Conrad & Co.; Miss E. Sharf, children's wear; 132 Madison Av.; McAlpin.
BOSTON—Chandler & Co.; Miss J. Canty, cotton waists, underwear, kimonos; 230 5th Av.; McAlpin.
BOSTON—Robin-Schiller Co.; S. H. Robin, tailors' trimmings; McAlpin.
BOSTON—A. Shuman & Co.; W. F. Maher, clothing; McAlpin.
BOSTON—Boston Superior Petticoat Co.; H. Aronson, petticoat materials; 1,133 B'way.
BOSTON—Jordan-Marsh Co.; S. J. Styffe, men's shirts, neckwear; 432 4th Av.
BOSTON—Chandler & Co.; H. Ellis, women's hosiery; 230 5th Av.
BOSTON—Goldstein-Jacobs Co.; M. Goldstein, plush and cloth coats; Breslin.
BRIDGEPORT, Conn.—Howland D. G. Co.; J. D. Granfield, men's furnishings, knit underwear, hosiery, handkerchiefs, umbrellas, gloves; 404 4th Av.
BRISTOL, Tenn.—Evans, Brown Co.; C. M. Brown, clothing; Flanders.
BRISTOL, Tenn.—H. P. King Co.; C. H. King, mdse. mgr.; Flanders.
BUFFALO—I. S. Given; W. H. Boyd, better coats; 37 West 26th, 7th floor.
BUFFALO, N. Y.—Flint & Kent; I. B. Hope, clothing, hats, caps, furn. goods; 220 5th Av.
BUFFALO, N. Y.—I. S. Given; Mr. Boyd, jobs better-grade coats; 37 W. 26th.
BUFFALO—William Hengerer Co.; J. V. Swanz, upholstery, draperies, lace curtains; Miss N. M. Morris, leather goods; Miss P. Brinton, coats, suits, dresses, wraps; 2 West 37th St.
Buffalo—J. N. Adam & Co.; Ed Karl, men's furnishings; Miss H. Lawlor, waists; Miss Dooley, muslin underwear, negligees, corsets; 2 West 37th St.
BUFFALO—Adam, Meldrum & Anderson; P. G. Schaefer, housefurn. goods, trunks, toys; 230 5th Av.
BUFFALO—Hens & Kelly Co.; A. E. Vetter, ready-to-wear; 1,164 Broadway.
CATSKILL, N. Y.—H. L. Boughton Store; Mrs. L. H. Boughton, Miss K. A. Deady, P. Dunn and Mrs. A. B. Weed, dry goods, gen. mdse., glassware; Continental.
CHICAGO—Hammer & Trubin; Mr. Hammer, better fur-trimmed, sport coats; 1,161 B'way, Room 406.
CHICAGO—Marshall Field & Co.; Miss E. Holbrook, women's tailored suits; 1,107 B'way.
CHICAGO—L. Klein, Inc.; W. Weinstein, infants' knit goods; 1,164 B'way.
CHICAGO—The Fair; W. H. Lawrie, coats; 225 4th Av., 8th floor.
CHICAGO—Hillman's; H. Kasskoff, ribbons, umbrellas, ladies' neckwear, fancy goods; Miss Carey, petticoats, negligees, silk underwear; 277 5th Av.
CHICAGO—E. Eisenger Co.; C. M. Larson, cotton piece goods, blankets, quilts; 256 Church St.; McAlpin.
CHICAGO—J. Christopher & Co.; J. Itzkowitz, Spring suits, dresses, skirts, waists; 43 W. 27th, Room 405.
CHICAGO—Isman Bros. & Sahm; J. Itzkowitz, Spring coats, suits, dresses; 43 W. 27th; Room 405.
CHICAGO—Ellsberg & Co.; H. Ellsberg, Spring suits, coats; 43 W. 27th, Room 405.
CHICAGO—Hart, Schaffner & Marx; A. B. Schaffner, woolens; 200 5th Av.
CINCINNATI, Ohio—Gilsey Garment Co.; D. Scheiking, jobs women's coats; 15½ W. 26th, 2d floor.
CLEVELAND—The Bailey Co.; J. Kaplan, raccoon, Hudson seal, near seal, sealine coats; 37 W. 26th, 7th floor.
CLEVELAND,—The May Co.; Mr. Shay, near seal, marmot coats; 37 W. 26th, 8th floor.
CLEVELAND—W. Taylor Son & Co.; C. Hasenohr, laces, trimmings; 225 5th Av.
CLEVELAND—Ames Co.; L. S. Weinstein, furs; Mrs. A. Rice, gloves, hosiery; Miss R. Fowley, assisting; Miss B. Gordon, millinery; Miss J. C. Newhauser, waists; 120 W. 32d.
CLEVELAND—Lewis Clothes Shop; L. A. Harris, clothing; McAlpin.
CLEVELAND—S. Lichtenstein & Co.; F. Stoltz, Spring suits, coats, dresses; 43 W. 27th, Room 405.
DETROIT—J. L. Hudson Co.; R. H. Merschel, girls', juniors' coats, dresses, sweaters, women's sweaters, middy blouses; C. J. Giblin, coats, children's furs; 225 5th Av.
DETROIT—Russell Co.; S. Epstein, ready-to-wear; 352 4th Av.
DETROIT—Kline Garment Co.; Miss G. McHardy, representing; 404 4th Av.
DETROIT—Crowley-Milner Co.; T. P. Stack, women's coats, suits, furs; 116 W. 32d.
DUBUQUE, Iowa—Roshek Bros. Co.; F. H. Roshek, coats; 48 E. 25th.
ELMIRA, N. Y.—Berger & Radin, Inc.; J. S. Berger, men's, women's furn. goods; McAlpin.
EVANSVILLE, Ind.—A. P. Lahr & Son; Mr. Lahr, general mdse.; 1,164 B'way.
FALL RIVER, Mass.—R. A. McWhirr Co.; S. Reinstein, representing; 404 4th Av.
FALL RIVER, Mass.—R. A. McWhirr Co.; S. Reinstein, silk dress goods; 404 4th Av.
FORT WAYNE, Ind.—Thieme Bros.; T. W. Stone, F. J. Thieme, clothing materials; Pennsylvania.
HARRISBURG, Pa.—Dives, Pomeroy & Stewart; A. J. Kline, housefurn. goods; 230 5th Av.
HARRISBURG, Pa.—Shapiro & Co.; Charles Shapiro, cloaks, suits, dresses; Pennsylvania.
HARTFORD—Brown, Thomson & Co.; G. Reardon, ready-to-wear; 230 5th Av.
HARTFORD—G. Fox & Co.; Miss B. Frisch, muslin underwear; B. Storch, holiday goods, leather goods, jewelry, handkerchiefs, gloves, basement; J. T. Terrio, ready-to-wear, basement; 120 W. 32d.
HAZLETON, Pa.—P. Deisroth's Sons; Mr. Delsroth, general mdse.; 105 Grand.
INDIANAPOLIS, Ind.—H. P. Wasson & Co.; Miss M. E. Sadler, coats, suits; 130 W. 32d.
ITHACA, N. Y.—Rothschild Bros.; T. H. Greenway, cloaks, suits, furs, waists; The Annex.
JACKSON, Miss.—R. E. Kennington Co.; R. E. Kennington, garments; 120 W. 32d.
JACKSON, Miss.—The Emporium; S. Marks, ready-to-wear; 1,150 B'way.
LANCASTER, Pa.—Watt & Shand; W. S. Sullivan, cloaks, suits, furs; C. G. Watt, mdse. mgr.; P. Watt, Jr., linens, flannels, blankets; 432 4th Av.; Bristol.
LANCASTER, Pa.—Buchanan & Brown; J. Buchanan, cloaks, suits, laces, notions, fancy goods; The Annex.
LITTLE ROCK, Ark.—Gus Blass Co.; A. S. Pike, men's, boys' clothing; 1,150 B'way, 8th floor.
LOS ANGELES—Leonard Dress Co.; D. C. Leonard, representing; Pennsylvania.
LOUISVILLE, Ky.—Carter D. G. Co.; J. P. Dumesnil, linens, white goods; 43 Leonard.
LYNN, Mass.—P. B. Magrane; C. D. Bixby, silks, dress goods, linings; Breslin.
NEW BEDFORD, Mass.—New Bedford D. G. Co.; P. T. Foy, men's, boys' furnishings; 404 4th Av.
NEW HAVEN, Conn.—Shartenberg & Robinson Co.; E. M. Mackie, men's furnishings, hosiery, knit underwear; T. H. Galligan, trimmings, art goods, jewelry, gloves, laces, ribbons, umbrellas; J. F. Burns, domestics, wash goods, cottons; 404 4th Av.
NEW HAVEN, Conn.—The E. Malley Co.; R. A. Mills, cloaks, suits, dresses, furs; 404 4th Av.
NORWICH, Conn.—Reid & Hughes Co.; Miss K. Gleason, muslin underwear, corsets, infants' wear; 404 4th Av.
OGDEN, Utah—J. Scowcroft & Sons Co.; J. W. Scowcroft, men's furn. goods; 377 B'way.
OMAHA—Burgess-Nash Co.; W. C. Colling, lamps, shades, gifts, mirrors; 200 5th Av., Room 1212.
PHILADELPHIA—Stewart's; Miss Strouse, jobs children's coats; 120 W. 32d.
PHILADELPHIA—Stewarts; Miss Helen, fur coats, scarfs, children's sets; 120 W. 32d.
PHILADELPHIA—Gerrish's Fashion Shop; H. C. Corrsin, jobs cloth coats, fur coats; 1,170 B'way, Room 610.
PHILADELPHIA—Frank & Seder; H. L. Bernbaum, genl. mdse.; 16 W. 36th.
PHILADELPHIA—Kanner's; Miss Korman, cotton and flannel underwear; 120 W. 32d.
PHILADELPHIA—The Standard Garment Co.; J. G. Goppstan, children's low priced coats; 157 W. 23d, 10th floor.
PHILADELPHIA—Stewart's; Miss Kowitz, sport coats; 120 W. 32d St.
PHILADELPHIA—The Fels Co.; N. J. Fels, girls' coats; 157 W. 23d, 10th floor.
PHILADELPHIA—Albert Sterling, Spring dresses; Imperial, Room 1812.
PHILADELPHIA—L. Harris & Co.; L. Harris, Spring cotton dresses, organdies, yciles, ginghams; 43 W. 27th; Room 405.
PHILADELPHIA—M. Fuhrman, woolens; Bristol.
PHILADELPHIA—N. Snellenberg & Co.; Miss A. M. Day, white goods, laces, notions, hdkfs.; S. Silberman, linings, notions; 1,261 B'way.
PHILADELPHIA — Peristein & Co.; Mr. Marido, Spring dresses; 43 W. 27th; Room 405.
PHILADELPHIA—Frank & Seder; I. A. Fink, silk, cotton waists; 16 W. 36th.
PHILADELPHIA—Boehm & Co.; E. Boehm, dressing sacques, kimonos; 47 W. 34th.
PHILADELPHIA — The Marvin Co.; J. Marks, Spring blouses; 43 W. 27th; Room 405.
PHILADELPHIA—Largman Bros.; J. Largman, men's neckwear materials; 200 5th Av.
PHILADELPHIA—Reliance Skirt Co.; M. Kramer, skirtings; Aberdeen.
PHILADELPHIA—Auerbach Bros.; C. Auerbach, overall materials; Pennsylvania.
PHILADELPHIA—Gimbel Brothers; Miss A. Guggenheim, umbrellas; B'way and 32d.
PITTSBURGH—Frank & Seder; E. C. Porto, children's wear; 16 W. 36th.
PITTSBURGH—Rosenbaum Co.; A. E. Rogers, domestics, dress goods, silks, blankets; 116 W. 32d.
PITTSBURGH—Boggs & Buhl; Miss A. Eckert, cloaks, suits, dresses; 1,140 B'way.
PITTSBURGH—McCreery & Co.; H. J. Smearing, men's, boys' clothing; 23 E. 20th.
PITTSBURGH — Kaufmann & Baer Co.; L. Ferber, millinery; 404 4th Av.
PITTSBURGH—Kaufmann & Baer Co.; E. A. Tobey, shoes; Miss C. Toole, girls', juniors' coats, dresses; A. J. Wolfberg, men's overcoats; 404 4th Av.
PITTSBURGH—Kaufmann's Dept. Store; L. Schwartz, underwear; Mrs. Morton, infants' wear; Mrs. MacDonald, kimonos, 1,261 B'way.
PITTSBURGH—McCreery & Co.; Mrs. M. C. Wood, infants' wear; 23 E. 26th.
PITTSBURGH — Rosenbaum Co.; Miss C. Bickart, ribbons; 120 West 32d.
PITTSBURGH—Frank & Seder; J. Cohen, jobs basement, ready-to-wear; J. H. Frank, Miss Marks, muslin, silk underwear; 16 W. 36th.
PORTLAND, Me. — Porteous, Mitchell & Braun; Miss J. Cronin, children's wear; 432 4th Av.
PROVIDENCE—Feiner Shop; J. G. Feiner, girls' low-priced coats; 157 W. 23d, 10th floor.
PROVIDENCE, R. I.—Manufacturers Outlet Co.; J. Samuels, men's clothing; 116 W. 32d.
RICHMOND—Cohen Co.; Miss J. Haley, neckwear, handkerchiefs, hosiery, umbrellas, dress trimmings, laces, embroideries; 1,150 B'way, 8th floor.
RICHMOND, Va.—Freed Co.; Mr. Freed, coats, suits, dresses; 277 5th Av.
RICHMOND, Va.—Kessler's; N. Kessler, gen. mdse.; Breslin.
SACRAMENTO—Weinstock-Lubin Co.; C. W. Kuchman, Spring and Summer waists, regular and stouts; 246 5th Av.
SALT LAKE CITY—Boston Store; F. Bauer, jobs cloth coats, plush coats; 15 E. 26th, Room 1910.
SAN FRANCISCO—Harris & Co., wholesale jobbers; Mrs. M. H. Harris, juniors', children's coats, dresses, skirts; Pennsylvania.
SAN FRANCISCO—L. Levy & Co.; L. Levy, coats; Room 901, 1,170 B'way.
SCRANTON, Pa.—Goldsmith Bros. & Co.; L. Goldsmith, dry goods; Imperial.
SPARTANBURG, S. C.—F. L. Liles Co.; F. L. Liles, men's, boys' clothing; The Annex.
SPRINGFIELD, Mass.—C. E. Lynch; Miss M. Healy, women's garments; Pennsylvania.
SPRINGFIELD, Mass.—Poole D. G. Co.; Miss H. T. Reilly, muslin underwear; 404 4th Av.
ST. LOUIS—Stix, Baer & Fuller D. G. Co.; M. B. Joel, jobs madeira linens, clunies, blue, white goods; 1,107 B'way.
ST. LOUIS—Fox Garment Co.; Mr. Goldstein, Spring dresses, skirts; 43 W. 27th; Room 405.
ST. LOUIS—B. Nugent & Bros. D. G. Co.; J. Garvin, jewelry, notions, leather, toilet goods; 1,372 B'way.
ST. PAUL, Minn.—E. E. Atkinson Co.; E. B. Mills, jobs coats, dresses; 10 E. 32d St.
SYRACUSE, N. Y.—J. I. Kurzweil; ready-to-wear; Pennsylvania.
SYRACUSE, N. Y.—Nugent's; J. J. Goodman, ready-to-wear; McAlpin.
WASHINGTON—Woodward & Lothrop; Miss M. Curran, gloves, umbrellas; Miss M. Dell, millinery; Mrs. M. Johnson, women's hosiery, knit underwear; 334 4th Av.
WASHINGTON, D. C.—Palais Royal; Miss M. Miller, waists, sweaters; 220 5th Av.
WASHINGTON, D. C.—Lansburgh & Bro.; G. W. Trail, white, colored, wash goods, flannels; 1 E. 33d.
WASHINGTON—S. Kann Sons Co.; J. H. Boyce, cotton goods; 432 4th Av.
WASHINGTON, D. C.—The Hecht Co.; I. G. Ullman, jobs men's shirts; 116 W. 32d.
WILKES-BARRE, Pa. — Blum Bros.; H. Blum, ready-to-wear; 303 5th Av.
WORCESTER, Mass.—I. Friedman & Drucker; M. Drucker, I. Friedman, mfrs. cotton waists; Breslin.
WORCESTER—Denholm & McKay Co.; L. W. Ten Eyck, ready-to-wear; J. J. Hoar, hosiery, underwear; 230 5th Av.
YOUNGSTOWN—Strous-Hirschberg Co.; S. V. Lowrie, leather goods; 1,150 B'way, 8th floor.

BUSINESS OPPORTUNITIES

15 cents per word. Two business and one bank reference required from advertisers.

CAPITAL TO INVEST.

COMMISSION broker representing cash buyers of stocks or entire plants consisting of silk velvet, plushes, ribbons, cotton goods; also ladies' wearing apparel; concern giving up business desiring quick action. Write to me confidentially. S. T., 605 Times Downtown.

WILL invest $10,000 or more and services in going women's wear business, with good prospects; must stand strictest investigation; confidential. White I., 214 Wilson Bldg.

MECHANICAL ENGINEER — Experienced manufacturing executive will invest $1,500 and services in established manufacturing business. M 731 Times Downtown.

YOUNG MAN, married, good business experience, hustler, has $1,000-$2,000, investing with services in growing business; no brokers. X 2144 Times Annex.

ACTIVE YOUNG MAN WILL INVEST $25,000 AND SERVICES IN GOING CONCERN. B 1018 TIMES HARLEM.

$5,000—WILL INVEST, with services, thorough business experience; wholesale or retail; no brokers. A 223 Times.

MOTION PICTURE THEATRE wanted, state locality, net weekly profits and amount first cash payment required. H 318 Times.

WILL invest $2,000-$3,000 and services in established business; state full particulars. B. N., 124 Times.

CAPITAL WANTED.

WE ARE BORROWING MONEY FROM OUR BANKS ON A 90-DAY BASIS, BUT BELIEVE IT WOULD BE TO OUR ADVANTAGE TO OBTAIN THESE LOANS DIRECT FROM THE PUBLIC. WE WILL ACCEPT AMOUNTS FROM $500 UP ON A 9% BASIS, PAYABLE MONTHLY, AND OUR STANDING IN THE COMMUNITY IS OF THE VERY HIGHEST AND WE CAN SATISFY THE MOST SKEPTICAL WITH OUR CREDENTIALS. ALL COMMUNICATIONS STRICTLY CONFIDENTIAL. ADDRESS "LOANS," ROOM 1407, TIMES BUILDING.

GENTLEMAN who enjoys the confidence of representative men wishes capital to develop business that has unusual possibilities; most rigid investigation invited; correspondence is wanted only with men of character with whom mutual confidence is possible. D 36 Times.

WANTED—Capital to help finance erection of kitchenette apartment building in Detroit; will form partnership arrangement or give first and second mortgage; location of lot most favorable and an attractive plan layout is complete, ready to start building. Z 2434 Times Annex.

PRACTICAL Printer with $2,000 wanted to join advertiser; complete printing plant and weekly newspaper, long established; wealthy section Orange County; fine business; rare opportunity; references exchanged. "Immediate," X 2100 Times Annex.

EXECUTIVE position and good salary offered to man with some capital; must be capable of taking charge of long-established business; will consider partnership; give full particulars in first letter. W 159 Times.

A RATED corporation would like to borrow $50,000 for period 90 days, which money will be secured by warehouse receipts of merchandise of double the amount. C. H. Haynes, 115 Broadway.

FURRIER needs capital; business has good trade; many orders in the house now; with experience in line or one who can invest $3,000; part of this sum immediately. H 426 Times.

WANTED for a highly rated corporation in both Dun's and Bradstreet's, $5,000 to $10,000 for 90 days; good bonus. C. H. Haynes, 115 Broadway.

GOING advertising display company with established trade connections, want partner with services and about $5,000 capital; exceptional prospect. C. S., 278 Times.

PARTNER with $5,000 for patented phonograph repeater; mail or otherwise. 9887 Rhinelander. 250 East 72d.

I WILL pay large bonus $2,000; secured; returnable in ten equal monthly payments. J 647 Times Downtown.

WANTED—Active partner with $5,000 in established business. Noble Machinery Co., 130 Bleecker St.

BUSINESS CONNECTIONS WANTED.

WANTED—Sales agency, genuine proposition; have New York office; live sales organization. Vogel-Joyce, 47 West 42d, Suite 905. Murray Hill 3139.

SELLING agent wanted to take sole agency for patented, low-priced office appliance in great demand. For particulars address M. K., 155 Times.

SALESMAN—Sailing for Australasia Dec. 1, American technical salesman will undertake mission on result basis; good record and references. Z 2261 Times Annex.

SALESMAN traveling Mexico, South America and West Indies invites propositions from all manufacturers on commission basis. H 660 Times Downtown.

WANTED—A reliable insurance agency by responsible concern, Los Angeles, Cal. Address Pacific Coast Finance & Audit Co., 423 Bullard Bldg., Los Angeles, Cal.

AGENCY WANTED—Canadian agency is open for good line of silk and cotton lining for cloak and suit trade; best references. F 230 Times.

YOUNG MAN, recently returned from year in Orient, desires new business connection; best references. D 47 Times.

TWO LIVE SALESMEN, financially responsible, seek manufacturer's representation; city and road. N 145 Times.

BUSINESS CONNECTIONS WANTED.

IF YOU CAN invest $100 (the investment thoroughly secured; you take no risk), you can make $500 per month selling the Little Wonder Combination Heating and Cooking Kerosene Stove, which makes no smoke, soot or odor; the hottest fire known for cooking, and a great fuel-saver. Something new and needed in every home. Agents wanted in every county in the United States. Read our ad. in October Popular Mechanics, Modern Woodman, Farm Journal, November McCall's, Woman's World, &c., and write for proposition. Little Wonder Stove Company, Detroit, Mich.

MECHANICAL ENGINEER, successful designer and builder of special and automatic machinery, desires connection with or without investment; several years' executive and sales experience; would finance and develop proven business or invention, preferably along mechanical lines, or make satisfactory connection with established corporation; bank and business references exchanges. A 247 Times.

SALES MANAGER and distributor for New York on approved patented book for keeping business records to conform with income tax laws; must have knowledge of fundamentals of bookkeeping and sufficient capital to finance his own operations. 298 Broadway, Room 805.

EXECUTIVE and sales manager seeks business connection; capable, enterprising, experienced; college bred; middle aged; thoroughly understands selling, banking, accounting, advertising, real estate; will increase your profits. A 226 Times.

GERMAN business connections made through advertising in Germany. M. J. Klein, World Bldg.

LOANS placed upon machinery, notes, &c. Apply H. Wlodaver, 230 Grand St.

FOR SALE.

GARAGES — GARAGES.
WE ARE SPECIALISTS IN GARAGES; LARGEST SELECTION; BONA-FIDE PROPOSITIONS FROM $2,500 TO $75,000; MONEY ADVANCED WHEN REQUIRED. L. SCHLEIFER COMPANY, TIMES BLDG., B'WAY AND 42D ST. 156 RIVINGTON ST., NEAR WILLIAMSBURG BRIDGE PLAZA.

PATENT for sale pertaining to marine; increases speed of ships and saves at least 10 per cent. fuel; also new safety maneuvres against collisions; demonstrations made; machine-built, ready to be applied; will sell outright or royalty; no agents. P 238 Times.

FOR SALE—Factory of 50 machines, completely equipped, suitable for manufacturing children's or ladies' dresses, waists, &c.; location in Brownsville section of Brooklyn. B. Schwartz & Sons, 145 Greene St., New York City. Telephone Spring 3941.

SMALL flourishing private school and kindergarten upper Manhattan for sale to conscientious wideawake young woman. For particulars address A 1051 Times Harlem.

FOR SALE—Large quantity of gum vending machines and gums for sale; great opportunity for anyone desiring to start business; big profits. Klein, 2,158 Crotona Av., Bronx.

READY TO WEAR STORE well equipped specialty shop, busy thoroughfare in Brooklyn, lease and fixtures reasonable. X 2146 Times Annex.

ESTABLISHED art shop, lamp shades, paintings, screens, novelties; splendid location; sacrifice $3,000. Particulars, C 154 Times.

ART embroidery shop; excellent location, upper Broadway; completely stocked; established six years; thriving business; health demands change. A 221 Times.

FOR SALE—High-class delicatessen and fancy grocery store in suburbs; owner retiring from business; exceptional opportunity. K 876 Times Downtown.

FIVE STORES—Eight-room house, with or without going hardware business, heart Amityville; one hour Manhattan. Executor, V 836 Times Downtown.

FOR SALE—Factory of 16 machines, style 93-1, and all fixtures. World Children's Dress Co., 145 Greene St., New York City.

AMERICAN patent rights of simple and efficient razor stropping machine; principals only. P 230 Times.

SKIRT manufacturer will sell entire plant, machines, fixtures. B 1047 Times Harlem.

MILLINERY plant complete, heart of millinery district. Box 188, 209 Cable Building.

MISCELLANEOUS.

IF going to California or Florida, make your expenses while there as novelty agents. K 383 Times.

BUSINESS NOTICES.

PATENTS—Over 75 years' practice; all communications strictly confidential; handbook on patents free on request; special facilities for office consultations. Munn & Co., patent attorneys, 615 Woolworth Building, New York.

ADVERTISING, all branches, all languages, all publications; circulars, booklets, letters prepared; write, call, phone. Scott & Scott Advertising Agency, 220 West 42d. Bryant 5908.

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95 Fifth Ave., N. Y. Phone Stuyv. 8260.

AUCTIONS.

1896 1920

SMITH'S KNICKERBOCKER SALES ROOMS, INC.,
825 SEVENTH AVENUE,
COR. 53D STREET,
C. E. SMITH, Auctioneer.

This Wednesday at 2 o'Clock
AND FOLLOWING DAYS, SAME HOUR
A STUPENDOUS COLLECTION OF ANTIQUE AND MODERN
Furniture, Relics, Arms,
REAL BRONZES, PORCELAINS, MIRRORS, LARGE AND SMALL SIZES IN RUGS
From the Far East,
Removed from the former residence of the late
Mrs. Lew Dockstader
At Long Beach, L. I., the property having been sold.
ALSO FROM BALDWIN, L. I.
the Collection of Antiques from the Late
PROF. M. MAYER
By order of Mrs. Hattie Mayer, together with the Artistic Furnishings removed from Freeport, L. I., by Order of MR. L. C. SMITH.

AUCTIONS.

CONTINUATION SALE
United States District Court
SOUTHERN DISTRICT OF NEW YORK
In the matter of the
Bauman Clothing Corporation, Inc.
CHAS. SHONGOOD,
United States Auctioneer for the United States District Court for the Southern District of New York
WILL SELL AT PUBLIC AUCTION
on the premises of the
Bauman Clothing Corporation, Inc.
110 5th Ave., New York City
on this day, Wednesday, November 17th, 1920
AT 10:30 A. M.
LARGE STOCK OF
BOYS' AND CHILDREN'S CLOTHING
INVENTORIED

TENANTS BUY LOFT IN MIDTOWN AREA

New Centre Building in Thirty-second Street in $700,000 Transaction.

DEAL IN ELEVENTH STREET

Max N. Natanson Figures as Buyer and Seller — He Also Sells West Side Apartment.

Two important commercial building deals and one apartment transaction in which Max N. Natanson, the operator, figured prominently, formed the chief feature of activity in the realty market yesterday. The larger transaction of the two was the sale by Mr. Natanson to a syndicate of tenants of the seventeen-story New Centre Building at 39 and 41 West Thirty-second Street, covering a plot 44 by 98 feet, between Broadway and Fifth Avenue. The structure adjoins the Hotel Strand on the west, which adjoins the former Hotel Martinique, now the McAlpin Annex, on the Broadway corner. The building is fully rented, showing an annual return of about $70,000, and is thoroughly equipped. It has been held at a valuation of $700,000.

Mr. Natanson purchased the ten and one-half story loft structure at 57 and 59 East Eleventh Street, covering a plot 54 by 103.3 feet between Broadway and University Place. The annual rental is about $25,000 and the holding price has been $225,000. Morris P. Aitman was the owner of record and the broker in the transaction was William S. Sussman. Early in the week Mr. Natanson sold to Mr. Altman the sixteen-story commercial structure at the southwest corner of Broadway and Fourth Street at a price said to be about $4,000,000. The Eleventh Street property taken by Mr. Natanson was evidently a part payment deal for the larger Broadway structure.

Sells West Side Apartment.

Another deal in which Mr. Natanson figured was the sale of the six-story apartment house known as the Mount Cenis at the southwest corner of Morningside Avenue and 110th Street, covering a plot of 100 feet on each thoroughfare. It is fully rented for about $40,000 and the property was held at $300,000. Byrne & Bowman were the brokers in the sale. These three properties represent a holding price value of $1,225,000.

REFUSES THEATRE PERMIT.

Board of Appeals Will Not Modify Zoning Law.

The application of Architect H. J. Krapp for permission to erect a theatre, store and office building on the T-shaped Central Park Riding Academy property at 926 to 932 Seventh Avenue, 205 and 207 West Fifty-eighth Street and 204 and 206 West Fifty-ninth Street, the last named facing Central Park, was denied yesterday by the Board of Appeals.

The application was made in behalf of Lee and J. J. Shubert and the Appleby estate, the latter having leased the property to the Messrs. Shubert for sixty-three years for a total rental of approximately $4,000,000.

The property is partly in a residential district and partly in a business district as laid out by the zoning commission, and the Messrs. Shubert sought to have this restriction modified.

COMMERCIAL LEASES.

Two Transactions by Amalgamated Warehouse Co. Aggregate $575,000.

The Amalgamated Warehouses, Inc., leased to the Lafayette Holding Co. the six-story warehouses at 113 Jane Street, through to 108 and 110 Horatio Street. The lessees will occupy. Also to the Rothbart Garage Operators, Inc., 99 to 111 Jane Street, through to 102 to 106 Horatio Street, two and four-story buildings, which will be demolished and the plot improved with a commercial garage.

Both leases are for twenty-one years at an aggregate rental of $575,000. The properties were formerly owned and occupied by the Devoe-Raynolds Paint Company.

Cushman & Wakefield, Inc., leased for Albert B. Ashforth, Inc., agent, an entire floor in the new Marlin-Rockwell Building, southeast corner of Forty-sixth Street and Madison Avenue, to Marwick, Mitchell & Co., accountants, for a long term of years at a rental aggregating close to $175,000.

Chr. Volzing & Son, Inc., and Louis Carreau have leased for a term of ten years the corner store at 894 Third Avenue to Antonia De Palma.

Long Island City.

Harold A. Hawkins, in conjunction with Corwith Brothers, sold for Florence Raynor of Brooklyn, to John Welden, the three four-story and basement five-family brown stone flat houses at 143 to 147 Fifth Street, on a plot 75 by 100. Plans for remodeling the houses into three and four room apartments are now being prepared. Steam heat, electric light and hot water supply will be installed. This is the first large undertaking of its kind reported in Long Island City recently.

R. Randal Wangeman sold in the Astoria section: For John Hyland to Sophie McCabe the two-family dwelling 814 Ely Avenue; for William Ritchie to Anna Pavlik, the frame dwelling 36 Hoyt Avenue, and for Harry Mendelsohn to Tricomi Construction Company a plot 100 by 100 on the easterly side of Hamilton Street near Freeman Avenue.

Joseph P. Day sold for the City Real Estate Company the northeast corner of Jackson and Harris Avenues, Long Island City, 100 by 100 feet, to a syndicate composed of W. R. Lucas, Isador Schwartz, Simon Rothschild and Lena Rothschild. On the property is a three-story frame building, formerly known as Columbia Hall.

Buying in the Suburbs.

Elbert M. Reynolds has sold his estate known as Homecrest on North Street, Greenwich, Conn., to J. A. Renahan of New York. It was held at $100,000.

Fish & Marvin sold for Edward V. Coffrain a Colonial house on Storer Avenue at Pelhamwood to a client from Cleveland, Ohio. The property was held at $21,000. Also for Charles Smith his large stone and shingle house on a one-half-acre plot on Fowler Avenue at Pelham Manor to Harris W. Slater of New York City. The property was held at $35,000.

Ellis P. Earle sold the former Duryea estate on Lorraine Avenue, Upper Montclair, held at $30,000, to Frank D. Lamble. The sale was negotiated by the Simpson-Merritt Company.

Brooklyn Sales.

William P. Jones and John Colendo sold for Charles C. Woodruff to Armando Di Maio, the six lots each, 20 by 82.6 on the east side of West Eighth Street, 280 feet north of Avenue T, also for same to same the five lots each 20 by 82.6 on the east side of West Eighth Street, 340 feet south of Avenue S.

The Realty Associates sold to Angelo Pavis two lots on the west side of Stillwell Avenue, 520 feet north of Neptune Avenue, 40 by 118.81, Coney Island, adjoining the two lots sold last week.

Staten Island.

W. S. E. Hall sold the holdings of John Francis Smith, on the north side of Cary Avenue, West New Brighton, consisting of four two-family houses, five single houses, and the vacant plot on the corner of Broadway and Cary Avenue. The purchaser, Elizabeth Shaughnessy of New Brighton, resold through the same office two of the two-family houses to Martin Ruah and Mary Rush of West New Brighton.

Recent Buyers.

Hannah Schutter is the buyer of the dwelling at 256 West 121st Street.

Dr. Morris M. Sweeney is the purchaser of the five-story American basement dwelling on a lot 17 by 100, 261 West Ninetieth Street, recently reported sold by Wilton Lackaye through E. C. H. Vogler.

DWELLINGS IN DEMAND.

Architect Buys East Side House for Conversion Into Apartments.

Pease & Elliman resold for Colonel Fred Feigl the three-story dwelling 151 East Sixty-third Street, on a lot 17.10 by 100.5, to F. Livingston Pell, architect, who will convert it into an atelier for himself with studio apartments and offices above.

H. Holtz & Co., Inc., sold the four-story and basement private dwelling 137 West 70th Street, on a lot 18 by 100, to a physician for his own occupancy. It was held at $56,000.

The Houghton Company sold for John McMullen the three-story and basement dwelling 147 West Ninety-fourth Street, on a lot 17 by 100.8½, to a client for occupancy.

E. Sharum sold to Anna L. Bulger 304 West 115th Street, a three-story and basement dwelling, on a lot 16.8 by 100.11.

John J. Hoeckh, Inc., sold for Miss Mabel Davidson the three-story private residence at 441 West Forty-seventh Street to Mrs. Pierre for occupancy.

Peter W. Rouss sold to William H. C. d'Antignac for $14,000 the three-story dwelling at 117 West 136th Street, on a lot 16.8 by 99.11.

Lucy H. Hutchinson and another sold to Daniel D. Walton the three-story and basement dwelling at 166 West Eighty-eighth Street, on a lot 18 by 100.5.

Mulvihill & Co. sold for Charles E. Sands, trustee, the two three-story houses 42 and 44 East 133d Street to William E. Gearon and Louis N. Adler.

Porter & Co. sold for Henrietta Montross to a client for investment, the three-story brown stone dwelling 224 West 130th Street.

APARTMENT HOUSE TRADING

Tenement Property in Good Demand by Small Investors.

Leon S. Altmayer and R. W. Elliott sold for the estate of William Wall, to an investor the two apartment houses known as 303 and 305 East Ninety-seventh Street, on a plot 50 feet by 100 feet. The same brokers have also negotiated a first mortgage of $16,000 at 5½ per cent. for 5½ years on this property.

John R. Davidson sold for the Reliant Leasing Company the southwest corner of Amsterdam Avenue and 170th Street, a five-story new law apartment on a plot 37.6 by 100. It has been held at $85,000 and was sold to a client for investment.

Morris Sax sold for B. H. Lublin the five-story double flat house 167 East Eighty-ninth Street, on a lot 25 by 100, to an investor.

Artemas B. Smith, as trustee, sold to Emil Rahmsdorf 516 East Eighty-eighth Street, a five-story flat, on a lot 25 by 100.8.

The five-story tenement, 24 by 96, at 235 Monroe Street, has been purchased by Anne Forge from the Monroe Street Corporation.

The five-story flat, 25 by 80, at 2,582 Eighth Avenue, has been sold by Mary A. Quish to Louis Gleit.

The Bronx Market.

Richard D. Pirner sold for E. J. Moberg Kolbe Corporation, 2,308 Glebe Avenue, a two-family stucco dwelling with garage on a lot 25 by 100, to M. Schleider for occupancy.

F. Albert Fichtel sold to Hannah Coakley the five-story flat at 383 East 136th Street, on a lot 20 by 100.

Elizabeth Gross sold to Esther Muchnick the two-story dwelling at 1,400 Fulton Avenue, on a lot 19.10 by 72.9.

William C. D. Mornhinweg sold to Michael J. Carey the three-story dwelling at 114 Cypress Avenue, on a lot 20.10 by 80.

Ida McKay sold to William E. Robinson the two-story dwelling at 4,648 Park Avenue, on a lot 16.8 by 100.

Bertha D. Strunsky sold to the Classic Realty Corporation, 2,252 University Avenue, northeast corner of 183d Street, a three-story dwelling, on a plot 38 by 100.

Sale in Eighteenth Street.

The three-story building, used for business at 8 East Eighteenth Street, on lot 25 by 70 feet, between Fifth Avenue and Broadway, has been purchased by Daniel H. Jackson from the estate of Sarah S. Paddock, through Agnes S. Lawrence and William Read Howe, executors. The property has been owned by the estate for fifty years, and was held at $55,000. Ogden & Clarkson were the brokers in the transaction.

RESULTS AT AUCTION.

AT 14 VESEY STREET.
By JOSEPH P. DAY.

Bowery, 344, w s, 26.4 ft s of Great Jones St, 28.4x90.8x25x85, 6-story loft and store; voluntary sale; sold for $56,000 to Jacob Blatz.

2d Av, 1,103-1,105, n w corner of 58th St, 40.2x65, two 4-story tenement and stores; voluntary sale; to Herman Bohn for $50,000.

Westchester Av, 721-751, s w corner of 156th St, 262.5 ft to Forest Av x241.11x150.8, 1-story stores; voluntary sale; to Frank Williams for $148,500.

Rogers Av, Brooklyn, 582 to 592, w s, 90 ft n of Winthrop St, 90x98, three 4-story flats; voluntary sale; to Edward Wilson for $57,000.

53d St, 332 East, s s, 275 ft w of 1st Av, 25x100.5, 5-story tenement and stores; voluntary sale; knocked down for $17,000.

Fifteen acres and dwelling on Springfield Av, West Summit, N. J.; voluntary sale; to George Westervelt for $15,000.

New Rochelle, N. Y., North Av, 351, e s, 75 ft e of Treno St, 20x136x irregular, 2½-story dwelling; voluntary sale; to George Homan for $9,650.

Tract of 104 lots at Hempstead, L. I.; voluntary sale; to E. C. Duryea for $4,800.

Lincoln St, 22, New Rochelle, 40x99, 2½-story dwelling and garage; voluntary sale; to Mary Walters for $8,900.

North Broadway, 592, North Yonkers, 149.10 x438.9 to Palisade Av x irregular; 2½-story dwelling and garage; voluntary sale; to Ambrose McCall for $18,000.

MORTGAGE LOANS.

$75,000 for Rent Assignments

$600,000 for 2nd Mortgages. Will divide. First Mortgages from $20,000 up. Brokers protected. Submit particulars.

S. A. ISRAEL, 99 Nassau St.

REAL ESTATE AT AUCTION.

LIQUIDATION SALE

By order of the CRESTON REALTY CORPORATION

16 WEST BRONX DWELLINGS

With Immediate Possession And an Ideal BUSINESS BUILDING OR THEATRE SITE To be sold

At Public Auction

At 12 o'clock noon TUESDAY, NOVEMBER 23, 1920

At the Exchange Salesroom, 14 Vesey St., N.Y.C. TITLE POLICIES FREE. Only 10% deposit required. For inspection call 2756 Briggs Av. Information and Bookmap from

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Auctioneers
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ALEXANDER SELKIN—DAVID MINTZ Agents
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MANHATTAN—FOR SALE OR TO LET.

Big Bargain If Sold at Once

WEST 85TH ST.

Near Riverside Drive
8 Story. Size 75x100
Modern Fireproof Apartment

JOSEPH T. MULLIGAN
30 Broad St. Tel. Rector 2182.

FOR SALE

NO. 319 WEST 74TH ST.

5-Story American Basement Dwelling.

17 rooms, 3 baths; immediate possession. For particulars apply to

CLARK T. CHAMBERS,
353 5th Ave. Tel. Murray Hill 7330.

734 ST. NICHOLAS AVE.

AT 147TH STREET

Bargain, 9-room dwelling, electricity, newly decorated, only $18,500. Easy terms. Immediate possession.

ENNIS & SINNOT, 7 East 42d St.

MANHATTAN—FOR SALE OR TO LET.

Magnificent Country Estate Within 30 Miles of New York City

Over 100 acres, highly cultivated, sightly location, with extensive views in all directions. Colonial house of Philadelphia pressed brick, marble trim, and green tiled roof, set in a park of beautiful trees, with flower, fruit and vegetable gardens, and one mile of macadam drives. Interior finish of quartered oak and mahogany with hardwood floors. Drawing room, library, reception room, billiard room, living room, dining room, &c., 14 master's bedrooms, 6 modern baths, electric light, elevator and indirect steam heat. Superintendent's house, gardener's cottage, new cement cow barn, ice house, poultry houses, garage and stable. Will be sold far below cost to close estate. Photos and description on request.

Wm. H. WHITING & CO.
41 Park Row. Tel. Cortlandt 5900.

Can Be Purchased at 5 Times the Rent

10th AVE.

At 207th St. Subway Station
2 5-story apartments with stores
MONTHLY TENANTS
Size 110x170, irregular
JOSEPH T. MULLIGAN
30 Broad St. Tel. Rector 2182

81ST ST.
Near Lexington Ave.

Cheapest House in Park Ave. Section

Quick Action Necessary
9 story; size 56x100
Modern Fireproof Apartment

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30 Broad St. Tel. Rector 2182

620 WEST 148th ST.

ADJOINING RIVERSIDE DRIVE.
9 room dwelling, 2 tiled baths; electricity; splendid condition.
Move right in.
ONLY $16,500
ENNIS & SINNOT, 7 East 42d St.

MURRAY HILL

Near Madison Ave., 4 story and basement dwelling, at less than land value.

Frank L. Fisher Co., 50 East 42nd Street.

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BROOKLYN—FOR SALE OR TO LET.

"EXCEPTIONAL"

Three story and basement limestone front dwelling, 10 rooms and 2 baths, located in the best residential section in the Borough of Brooklyn. Convenient to cars. Parquet floors throughout, electricity, all improvements, and in perfect condition.

JOHN E. HENRY, JR.,
189 MONTAGUE STREET.

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GREAT HOUSE BARGAIN

I will sacrifice beautiful House and Garage, large plot, wide boulevard, near station, half hour Manhattan, steam heat, electricity, parquetry, artistic decorations, fine surroundings, tile bath, tile kitchen, fireplace.

Small cash payment—$60 monthly.
Phone OWNER—HOLLIS 6515.

NEW JERSEY—FOR SALE OR TO LET.

$67 MONTHLY

pays 1st Mtg. Int., Taxes, Water and Insurance.

800 feet ele. High above mosquito zone. Golf, Tennis, Bathing and Boating.

BEAUTIFUL GROUNDS, NEARLY ONE-HALF ACRE.
12 BIG ROOMS, 3 BATHS, SLEEPING PORCH. 51 MINUTES TO CITY.

$7,650—EASY TERMS

and Permanent Mortgage of $10,000 Buys It. Wonderful land and water views extending for 20 miles in every direction. Country advantages and the same conveniences that prevail in New York City. Tree-covered plot, exquisitely landscaped. Two-car garage included.

CURTIS SMITH,
Tel. Prospect 9887. 442 Sterling Pl., Bkn, N.Y.

A GENTLEMAN'S ESTATE AND DAIRY FARM In Orange County

350 acres (300 cultivated), splendid undulating land, great elevation, extensive views in all directions. Thoroughly modern and attractive owner's residence with 8 modern cottages for help. Abundance of water, 2 ponds. Completely equipped and practical dairy farm in successful operation. For full particulars address

S. S. Walstrum-Gordon & Forman
120 Broadway, N. Y. Rector 7718

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LOFT TO LET Exceptional Opportunity!

19th St., near 7th Av., 4th Floor

Suitable manufacturing or offices; 7,300 square feet space; attractive building and plenty of light, four elevators; 100% sprinklered; very reasonable rent; occupancy December 1st; also similar space, occupancy January 1st. P. A., 97 Times.

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About 8,000 Sq. Ft.
Exceptionally Light.
IMMEDIATE POSSESSION.
Automobile and passenger elevator. Long or short lease.
Call Columbus 4356.

604 MADISON AVE.

Adjoining southwest corner 58th St.

4 stories & basement, 25x56x70
For rent for business on long term lease.

Wm. A. White & Sons,
46 Cedar Street.
Tel: 5700 John.

THOMPSON BUILDING

511-13 West 42d St.
Five minutes from Times Square.
8-story concrete loft building.
Lofts 58x100. Reasonable rents.
Possession now and February 1st.
M. M. HAYWARD & CO.,
Broadway & 100th St.
Telephone Riverside 9084.

OFFICES FOR RENT

In Algonquin Annex; $40 a month. Apply C. D. STEELE, Mgr.

HOTEL ALGONQUIN,
59 West 44th Street.

REAL ESTATE AT AUCTION.

Don't Make The Mistake

of thinking of Long Island City only as a Factory Centre.

You Do Yourself An Injustice

When you overlook the fact that Long Island City, because of location, proximity to Manhattan, and two subways instead of one, offers one of the greatest speculative, business and home-building lot opportunities in Greater New York to-day.

Back Your Judgment With Your Money

Long Island City lots are backed by tremendous factory production, and a payroll of approximately a million dollars a day, and by the spread of population eastward.

Long Island City Has Fine Home-Building Sites

Lots on Queens Boulevard and Thomson Hill, suitable for improvement with multi-family houses, dwellings and stores, solve the problem for Long Island City and midtown Manhattan. You can buy these lots at auction.

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Showing values in Manhattan and possibilities in Queens, with two subway lines.

Absolute Auction Sale

640 Long Island City New York City Subway Lots

To Be Sold Separately

ON QUEENS BOULEVARD

In Thomson Hill Section of Long Island City
TAKE ANY SUBWAY—FIVE CENT FARE
Interborough or B. R. T. "Broadway" Line

Next Saturday, Nov. 20th

At 1 P. M. in Pastime Tennis Club Building on Queens Boulevard, at BLISS ST. Station.

CENTRAL UNION TRUST COMPANY OF NEW YORK
Trustee, and others

70% on Mortgage or Monthly Installments of 2%

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Savings Bank Books, on proper assignment, and Liberty Bonds, at market value, will be accepted as deposits.

Title Guarantee & Trust Co. Policies Free

INSPECT THIS PROPERTY TO-DAY.

3 Stations at Property—Lowery, Rawson & Bliss Sts.

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OFFICE SPACE FOR RENT

MADISON AVE.,
Near Grand Central Station.
3200 Square Feet
Ten-year Lease
Immediate Possession
Will sell partitions at cost. Low rent.

BROWN, WHEELOCK CO. INC.
10 East 45th St. Murray Hill 3100

Gair Building—Brooklyn
Near Brooklyn Bridge.
17,000 sq. ft. space
$.50 a Sq. Ft., Operated.
Ground floor, high-class space; 100 per cent. sprinkler; good light, high ceiling, concrete floor; unlimited capacity; must be subleased; immediate possession; worth $.75 a square foot; principals only.

Judson A. Harrington
Sole Broker.
Industrial Real Estate.
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Telephones Murray Hill 7750 and 8696.

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very desirable office space corner 40th St. and B'way, for immediate occupation. Inquire of superintendent.

1440 Broadway, N. Y. C.

OFFICES TO RENT

From 600 to 5700 square feet, light on all sides.

112-18 West 44th Street.

Also two stores. Excellent service.
Tel. Bryant 3897. Brokers protected.

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LARGE AND SMALL
NEW 16 STORY
FIREPROOF BUILDING
Cor. Water, Moore and Front.
Possession March 15, 1921.
Your own broker or
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154-156-158 WEST 18TH ST.
MODERN FIREPROOF BUILDING.

LIGHT LOFTS

8,000 or 16,000 square feet; sprinkler system, watchman service, 2 elevators, steam, hot water. Feb. 1st occupancy. Owners on premises.

Brooklyn.

LOFTS.

18,000, 26,000 OR 39,000 SQ. FT.
INSURANCE RATE 10c.
HEAT, SPRINKLERS, PASS. & FREIGHT ELEVATORS.
NEAR SUBWAY & TERMINALS.
POSSESSION NOW.
REASONABLE RENT.

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To Lease
BEST MEN'S STORE
Location (100%) in this Live City of 175,000.
4 story modern bldg.
40x128, all or part; fine for any line.

Chain Stores Dept.
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One story loft or warehouse, 6,000 square feet, plenty of light; steam heat; corner building, prominent in business section; good location for help and transportation; just completed. Apply to:

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5 STORY BUILDING
25x103. Possession Feb. 1st.
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63,000 Square Feet land with buildings, location Whale Creek, near Newtown Creek. G. P. Butterly, 16 Court St., Brooklyn, or W. H. Higgins, Montclair, N. J.

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72,000 sq. ft., 4 floors, 3 street fronts, large yard and sheds; cement basement, 90 horse power high speed engine, 2 elevators, steam heat, dry kiln; close to freight stations. Best location for help. Partly occupied on short leases. C. A. BLESSING, 616 Montgomery Ave., Philadelphia, Pa.

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Furnished—West Side.

Attractive Apartment,
West End Avenue, 99th Street,
6 rooms, 2 baths, for rent, furnished, or will dispose of furnishings and two years' lease.
Phone 4424 Riverside.

Furnished—Bronx.

4 Rooms, All Improvements.
Mrs. Hartman, 3,042 Morris Ave.
Corner Burnside Ave. Apt. 31.
Take Lexington-Jerome Ave. Subway or 6th or 9th Ave. L to Burnside Ave. station and walk two blocks east.

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110 RIVERSIDE DRIVE
CORNER 83D ST.
Immediate Possession
9 ROOMS AND 2 BATHS
Southern Exposure.
E. K. VAN WINKLE, Agent
130 West 72d St. Columbus 1977.

TO LET FOR BUSINESS.

Stores, Floors and Offices

620-8 Madison Ave.
S. W. Corner 59th St.
Stores and Offices.
The Stores are especially well suited for any high-class retail business.
The Offices are ideal for Brokers, Builders, Engineers, Architects.
Possession February 1, 1921

151-3 W. 19th St.
46.7 x 90
Two Floors.
Possession February 1921
Exceptional Light

27-33 W. 20th St.
100 x 92
Several Floors.
Possession February 1921

49-53 E. 21st St.
74 x 98.9
3rd Floor
Possession February 1921

13-15 E. 22nd St.
54 x 98.9
7th Floor
Also smaller units
Possession February 1921

28-30 W. 23rd St.
thru to
9-19 W. 22nd St.
Several Floors.
21,000 sq. ft. each
Immediate possession of 21,000 sq. ft.
Balance February 1921
Exceptional Light

114-20 E. 23rd St.
thru to
115-19 E. 22nd St.
6th Floor 17,500 sq. ft.
Immediate Possession

115-17 E. 23rd St.
28 x 98.9.
Store and Basement.
Possession February 1921

22-4 W. 27th St.
50 x 98.9
Several Floors.
Possession February 1921

34-8 W. 27th St.
68.6 x 98.9
9th Floor Immediate Poss.
2nd Floor Poss. Feb. 1921

329 Fourth Ave.
40 x 83.
Store and Basement.
Possession January 1, 1921
Twelfth Floor.
Possession February 1921
Also Offices with Immediate possession
Exceptional Light

821-3 Broadway
N. W. Cor. 12th St.
49 x 87 x irreg.
Two Floors
Possession Feb. 1921

134-40 W. 29th St.
100 x 98.9
Store and Basement
Possession February 1921
Sixth Floor.
Possession January 1st, 1921
Also smaller units.
Possession February 1921

127 W. 30th St.
25 x 60
Store and Basement
Immediate Possession

131 W. 30th St.
25 x 60.
Store and Basement.
Immediate Possession

128-34 W. 30th St
Stores—20 x 100 each.
Floor—40 x 100
Immediate Possession

19-21 W. 31st St.
Life Building
Several Stores.
Possession January 1921

151-5 W. 30th St.
75 x 98.9
Two Floors
Possession February 1921
Exceptional Light

34-36 W. 32nd St.
45.8 x 98.9
Store, Base. & Mezzanine
Immediate Possession

12-14 W. 32nd St.
34 x 98.9
7th Floor.
Possession February 1, 1921
No Manufacturing

907 Broadway HESS INC Stuyvesant 4200

BROADWAY CENTRAL BUILDING
51st Street
BROADWAY TO SEVENTH AVE.
EXCEPTIONAL LOFTS AND OFFICES

Nearing completion Open for inspection
Space available up to Eighty Thousand Square Feet, Three Elevators, 100% Sprinkler, Sun Light
ARCADE BROADWAY TO SEVENTH AVENUE
Transit facilities at your door Possession January, 1921
Apply to M. M. HAYWARD & CO., 2640 BROADWAY
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OR AGENT ON THE PREMISES

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One of the Finest Apartment Houses on the West Side
For Immediate Possession

THE UMBRIA
465
West End Av.
N.W. Cor. 82d St.

One Apartment of 12 Rooms, 4 Baths, One Apartment of 10 Rooms, 3 Baths.
All Large Outside Rooms

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220 Madison Avenue. Tel. Murray Hill 1481

NEW ELEVATOR APARTMENT,
812 Riverside Drive
NEAR 158TH STREET.
Large Rooms. Finest Construction. Wonderful Outlook.
3-4-5-6 Rooms
NORMAN DENZER
Representative on premises
3807 BROADWAY, at 159th St.

58 Central Park West
Corner 59th St.
10 Rooms, 3 Baths
Only One Apartment
$5,800
11 Rooms, 3 Baths
$6,600
Apply on premises or
BING & BING
119 West 40th St. Bryant 6410

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Unfurnished—West Side.

SMALL Apartments FOR RENT

840 Seventh Ave.
Corner 54th St.
3 & 5 Rooms, Bath
$1,950—$2,700

300 Central Park West
Corner 90th St.
1 & 2 Rooms, Bath
$900—$1,800

We are also offering a few furnished apartments in these buildings.

Apply on premises or

BING & BING
119 West 40th St., N. Y. C. Bryant 6410

FOR RENT
Vanderlear Apartments
85th St. and 7th Av.
7 to 8 Rooms
$2,700 to $3,200
Immediate possession and October 1st
Immediate Possession.

THE AMSTERDAM
READY FOR INSPECTION
4-room easy housekeeping elevator apartments with hall and telephone service; $1,700.
175 West 81st St.
Agent on Premises

600 WEST 161st St.
5 ROOMS AND FOYER
2 BATHS, FIREPROOF
ELEVATOR APARTMENT HOUSE
POSSESSION DEC. 1, 1920
INQUIRE MELROSE 4952.

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ATTENTION!—2D MORTGAGE MONEY. $300,000 LOANABLE; VARIOUS AMOUNTS CENTRALLY LOCATED PROPERTIES PREFERRED; BROKERS PROTECTED. EXCELSIOR ESTATES, 185 BROADWAY.

MORTGAGE money for suburban properties exclusively. Coleman, 1,695 Broadway Circle 2433.

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PRIVATE DWELLING FOR SALE. 83d St., near Central Park West, four-story and basement, 20x102, 15 rooms, 4 baths; possession 60 days; terms. Shirsch, 253 East 86th St.

FOUR-STORY and basement, 14 rooms, 2 baths, near Morningside Park, West 119th; price $16,000; cash, $4,000; immediate possession. Cusack, 176 West 72d.

21-YEAR LEASE for sale; remodeled building on 5th Av. above 14th St.; immediate possession. Meltzer & Co., 77 5th Av. Stuyvesant 6293.

SMALL amount cash; private house, vacant; suitable, after, club or private use; five-year mortgage; 70's, Central Park-Columbus Av. Robert Stedman, 7 Pine St.

$1,500 DOWN buys 5-story brown stone flat, 5th Av. near 131st St.; colored section; big money maker. Owner, Rose, 7 West 45th St. Phone Bryant 2728.

HUDSON STREET, near Christopher St., five-story warehouse, facing on two streets; possession May, 1921. Samuel Kilpatrick, Owner, Singer Bldg.

PRIVATE DWELLINGS NEAR MOUNT MORRIS PARK.
Prices $11,500 to $21,000. Some on easy terms. Spencer, 154 Nassau St. Beekman 2685.

$5,000 CASH buys ten-family house in Yorkville, showing net rentals of over $1,000. Graube, 1,402 Lexington Av.

FOR SALE—Two dwellings, 66-68 East 124th St., 18x100 each. Arthur, Room 46, 1 East 42d.

REAL ESTATE—Estates managed by experienced man; best of reference. D 55 Times.

WE HAVE private dwellings for lease. COUGHLAN & CLIBBY, INC., Cor. B'way. 200 West 72d St. Col. 441.

73D, WEST—Sacrifice, house, four stories; all improvements; $28,500. T 328 Times.

FOR RENT, 11-room house, 2 baths, electricity; coal in cellar. 565 West 161st.

APARTMENTS FOR SALE OR TO LET.
Unfurnished—West Side.

JUST COMPLETED
Elevator Apartments.
Immediate Possession
3 Rooms & Bath
Riverside Drive
Northeast Corner 148th St.
Representative on Premises.
Tel. 10418 Audubon.

To Sublet in
THE LANGDON
56th St. and 5th Ave.
Apartment of 5 Rooms, 4 Bathrooms
and Double Living Room
Furnished or unfurnished
Immediate Possession.
To Oct. 1, 1922.

HARPERLEY HALL
1 West 64th Street
UNFURNISHED
7 Rooms & 3 Baths - $4500-$6000
2-4 Rooms - - - - $1900-$3300
FURNISHED
2, 3 & 4 Rooms with Kitchenette - - - $3600-$4500
Refrigeration in all apartments
TELEPHONE "COLUMBUS 3500"

WASHINGTON HEIGHTS
JUST COMPLETED
The Wheeler & Van Loo
565-569 W. 188th St.
Near 191st Subway Station
3-4-5 ROOMS, $75 to $130
Rental Representative on Premises.
F. J. McMAHON CO., Agents
1,438 St. Nicholas Av., corner 182d St.
Phone Wadsworth 8010.

The Roxborough
251 West 92d St., Corner Broadway.
Modern 12 story fireproof bldg., 7 outside rooms & 2 baths.
Immediate possession. Moderate rents.
Apply to Superintendent, on premises, or
I. ZIMMER, 299 Broadway.
Tel. Worth 374.

THE WYOMING
S. E. Cor. 55th & 7th Ave.
MODERN 13-STORY APT.
8 Rooms
$4,000 per annum.
IMMEDIATE POSSESSION
Julius Tishman & Sons, Inc.
18 East 41st St. Tel. Vanderbilt 1977

Unfurnished—East Side.

957 Park Ave.
CORNER 83D STREET
4 Rooms, Housekeeping,
Rent $2,800 up.
High Class Elevator Apartment.
All new and modern in every way.
Ready for occupancy
Reservations now being made.
SENIOR & ALLEN, Inc.
505 Fifth Ave.

1070 Madison Ave.
COR. 81st ST.
RESIDENTIAL SUITE
8 ROOMS, 2 BATHS
Extra Bath or Maid's Room Optional.
EIGHT STORY FIREPROOF
INQUIRE ON PREMISES OR
ARTHUR E. MARSH,
103 Park Av. Murray Hill 4105

251 EAST 61ST STREET
BACHELOR APARTMENT
Parlor, bedroom and bath
Very attractive, large, light rooms.
MEALS SERVED.
E. de Forest Simmons,
31 W. 58th St. Tel. 837 Plaza. N. Y.

The ST

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

HENRY ST., 152–21.6 x 100, 5-story and basement, steam heat, hot water, 2 apartments on each floor, 6 rooms and 4 rooms, revenue about $4,740, 1st mortgage $20,000, for 5 years; 2d mortgage $4,650, for 3 years; as we must close this estate will sell for $38,000; cash about $10,000. Estate Mollie Tefkowitz, 232 McGill St., Montreal, Canada.

41 EAST 58TH ST., between 2d and 3d Avs., around the corner from Queensborough Bridge; convenient, growing location; old-fashioned, roomy, four-story single flat; 25x65x100; four apartments, each 8 rooms and bath; good location for physician or dentist. William D. Kilpatrick, owner, Singer Building.

374 MANHATTAN AV., near 116th St. elevated, subway stations; five stories, basement; all improvements; each floor contains two apartments; seven rooms and bath each; rental $6,600; price $52,500; greatest bargain opportunity. SURETY REALTY CO., 135 Broadway.

DISTINCTIVE CLASS.
29 West 73d—Private dwelling for sale; immediate possession; 4-story, basement, with extension; 18 large rooms, with 3 baths; excellent condition; all improvements.
EARLE & CALHOUN,
212 West 72d St.

WILL sell 22-foot residence at a bargain to settle estate; now used furnished rooms, 16 rooms, 4 baths; conveniently located subway, elevated; near Central Park West; price $30,000; $6,000 cash. L. L., 109 Atlantic Av., Lyndhurst, L. I.

WASHINGTON HEIGHTS.
Lot 25x100, practically excavated; unrestricted, can be used for any purpose, garage, foundry, lumber yard, shop, &c.; near 167th St. and Amsterdam Av. William D. Kilpatrick, 489 5th Av.

31 AND 33 EAST 10TH STREET, near Broadway, eight-story fireproof loft building; 44x94 feet; fine, high ceilings; two elevators; possession of four lofts February next; sale or exchange. William D. Kilpatrick, Singer Building, owner.

AT A SACRIFICE—6-story apartment, 4 and 5 rooms, 2 stores, all improvements, low rents, about $6,000; price $35,000 lowest, $8,000 cash required; 310 West 4th St. David and Harry Lippman, 11 John St. Tel. 1858 Cortlandt.

SPECIALS TODAY.
West 89th, 20 feet, modern, 13 rooms; East 97th, 20 feet, modern, $65,000; East 38th, 22 feet, 18 rooms, $75,000.
GEORGE COMFORT CO.,
489 5th Av.

GREENWICH ST., corner Murray St., in the fruit and produce district, five stories, stores and apartments; possession of store floor and good basement; price reasonable. William D. Kilpatrick, owner, Singer Building.

4TH ST., AT BROADWAY.
For sale, lot 3,800 square feet, improved with six-story and basement building; sprinkler system; two elevators; possession entire building Feb. 1, 1921; exchange considered. John H. Day, Orange, N. J.

EIGHTH AVENUE CORNER,
25 by 100 or 50 by 100; fine business location; "L" station on block; short leases on stores.
Wilcox & Shelton, 2,107 7th Av.

74TH, WEST (Near Amsterdam)—Four-story and basement, 20x100; 15 rooms, 5 baths; electricity; $35,000; $10,000 cash; fine condition; possession. Robinson, 47 West 34th St., Room 1153. Telephone Fitzroy 1685.

$6,500.
Six-story new-law, 35x100, East Harlem; hot water supply and baths; old rent, $4 a room, $4,500 year; price, $28,000. Ryan & Co., 142 West 125th St.

FOUR-STORY and basement in Eighties; electric light, parquet floors, 14 rooms, 3 baths; price, $25,000; cash, $3,000.
COUGHLAN & CLISBY, INC.,
Cor. B'way. 200 West 72d St. Col. 441.

PRIVATE DWELLINGS in Seventies; all improvements; five tiled baths; immediate possession to lease or sale.
COUGHLAN & CLISBY, INC.,
Cor. B'way. 200 West 72d St. Col. 441.

49TH ST., EAST, private dwelling, fifteen rooms; terms. D 48 Times.

Bronx—For Sale or To Let.

THREE-FAMILY house, 16 rooms, steam, good condition, near Morris High School, "L" subway. 914 Forest Av. (163).

PRIVATE, frame, beautiful, Mt. Hope, near Concourse; $6,800. Rothstein, 1,690 Clay Av.

Brooklyn—For Sale or To Let.

NO CASH.
New 6 or 7 room stucco Flatbush house, with garage, may be bought no cash down; only requirement is monthly payment equal to fair rental; will decorate to suit.
WILLIAMS-DEXTER CO., INC.,
72 Greenwich Av. Watkins 7434.

THE BEST and cheapest one-family house, in fine location; electric lights, parquet floors, hot water heat; garage space; owner must sell this week for $12,250; this is a bargain; first come first served. A. S. Crumm, 1,490 Flatbush Av., Brooklyn. Mansfield 3682.

FOR SALE—Five nine-room houses and garage; modern improvements; Flatbush, Brooklyn; price reasonable. J 687 Times Downtown.

FOR rent, for sale, 9-room house, year old; latest improvements; heated by garage; no agents; $16,000, cash $5,000. 658 75th St. Shore Road 2509.

SUBURBAN REAL ESTATE.

Westchester—For Sale or To Let.

WOULD YOU LIKE TO RENT OR BUY AT BRONXVILLE?
An attractive residence of ten rooms and three baths, with two and one-half acres of land, within five minutes' walk of the station, Hotel Gramatan and Lawrence Park Country Club; large rooms, five porches, hot water heat; two-car garage; lawn, shade trees, &c.; the first caller can rent or buy this place with immediate possession.
BURKE STONE, INC., BRONXVILLE, N. Y.

I WILL rent furnished my attractive home, located in most desirable part of Chester Hill, Mount Vernon, to be occupied by adults from Dec. 1 or 15 to April 15 or 30 for sum of $350 per month; 13 rooms, 2 baths and lavatory; steam heat; 4 open fireplaces and garage. Telephone 1260 Mount Vernon.

WHITE PLAINS—Unusual home, near the station; just offered at a bargain price; seven fine rooms, two baths, steam heat, gas and electricity; 100-foot plot; perfect condition; a real bargain. C. B. Griffen & Co., 16 East 41st St. Tel. Murray Hill 8936.

AM prepared to build you a home, 5 to 7 rooms, bath, heat; all conveniences; $5,000 up; people having lots and small amount of cash would do well to investigate. Oake Homes, Inc. Bronxville 933.

MOUNT VERNON—2-family house; both apartments vacant; parquet floors, paneled walls, &c.; plot 50x105; price $15,000. Owner, Room 503, 18 East 41st St. Phone Murray Hill 9826.

FOR RENT—Eight-room house, steam, electricity, telephone; coal in; 34 minutes' commuting, Central; two years' lease or more; $125; owner's boy; restricted neighborhood. Room 209, 405 Lexington Av.

BRONXVILLE, N. Y.
Owner must sell; bargain; 8 rooms, 3 baths; garage; large plot; $21,000. Telephone Bronxville 516.

SCARSDALE—House, 8 rooms, furnished $175; unfurnished, $150; garage; finest schools; immediate possession; sale $12,000. Telephone Scarsdale 628.

SEVEN-ROOM, furnished house, all improvements; coal supply in; electric washing machine; garage if desired to responsible party only. Phone New Rochelle 1758-R.

FURNISHED HOUSE for rent or for sale, 35 minutes from city. Rooney, 318 West 48th. Phone Longacre 3493.

TO RENT, lovely house, fully furnished; commuting distance; $100 per month. Address Harmon-on-Hudson, P. O. Box 5.

Long Island—For Sale or To Let.

I AM BUILDING a group of 30 homes, Long Island suburb, 20 minutes from Pennsylvania Station, 8 minutes' walk to station, 1 block to trolley. Typical house: Three large bedrooms, 1 small, 2 baths, 2 grates, 17-foot living room, steam heat; at cost from central plant. To 10 purchasers first improved, I offer to split fifty-fifty pro-rata profit based on entire group, amount applicable to purchase. This is an exclusive community proposition in the $15,000 class. References required; $4,000 cash necessary payable first four months; first and second mortgages arranged. For plans and details address B. D., 392 Times.

ENGLISH VILLA of stucco and weathered beams, at Garden City; large living room, windows on three sides; open fireplace and built-in bookcases; three master bedrooms, with two tile baths; maid's room and bath on third floor; hot-water heat; metal weather strips; instantaneous water heater; large plot; special price and terms for quick sale. F. H. Honberger, Fitzroy 6250, 160 Wadsworth Av.

I AM forced to sell my new semi-bungalow of six rooms and bath, located in one of the finest communities on Long Island; house contains all improvements, open fireplace, extra lavatory on first floor, large closets, concrete porch; southern exposure; one minute from station; easy commuting; $9,200, terms. W. H. 150 Times.

WIDOW, owner of beautifully furnished 9-room semi-bungalow, would rent six rooms downstairs to reliable, careful small family, $40 monthly and heat; piano, Victrola, garage, large sleeping porch and grounds; hour out Pennsylvania Station. Address Norema Cottage, Brightwaters, L. I.

QUAINT OLD VILLAGE HOME
north shore, nearly two acres; 8-room house, stable, garage, shop, hennery, splendid shade, fruit, garden; near station; fishing, boating; price $6,500. Daniel Gerard, 1,270 Broadway, N. Y.

COZY six-room cottage, up to date in every respect; large plot, garage, beautiful lawns, shrubs, &c., 35 minutes to New York or Brooklyn; $12,500. A. L. Kingsley, 47 West 34th St.

FOREST HILLS GARDENS, L. I.—To rent, furnished house, 7 rooms, 2 baths; Nov. 23 to April 7, 1921; $225 per month; coal in cellar. Phone Boulevard 6014.

TO LET FOR BUSINESS

Rate 55 cents an agate line.

IMMEDIATE POSSESSION.
WE WILL RENT FOR TEMPORARY EXECUTIVE OFFICES AND SHOWROOMS, OR EXHIBITION PURPOSES, OUR ENTIRE FOURTH FLOOR IN THE GORHAM BUILDING, SOUTHWEST CORNER 36TH ST. AND 5TH AV., OR WILL LEASE FOR TERM OF YEARS; 5TH AV., ALSO 36TH ST., ENTRANCES; WE ALSO OFFER IN SAME BUILDING, NINTH FLOOR, 2,000 SQUARE FEET OF BEAUTIFUL STUDIO SPACE. APPLY DUANE CO., 296 BROADWAY. TELEPHONE WORTH 248.

OFFICES
from $2 to $4 per sq. ft. in avenue corner high class office building; beautiful natural wood paneled private offices; 12,000 sq. ft.; will divide for desirable tenant; immediate occupancy. Murray Hill 8513. Frank L. Fisher Co., 50 East 42d St.

FINE, LIGHT LOFT.
10,500 SQUARE FEET, SPRINKLERS, HEAT, WATCHMAN AND TWO ELEVATORS.
F. E. ALLEN, Manager.
607 WEST 43D ST. Phone Longacre 208.

ENTIRE BUILDING TO RENT FOR HIGH-CLASS BUSINESS FOR IMMEDIATE OCCUPANCY; BUILT 25 x 100, 10 WEST 51ST. APPLY WOLINS & BULL, 214 FULTON ST. CORTLANDT 821.

42D ST., 25 WEST.
Two light offices, furnished mahogany; telephone connection; immediate occupancy; will rent furnished or sell furniture with lease. Vanderbilt 7028, Room 522.

STORES, LOFTS, OFFICES, SHOWROOMS; MODERN ELEVATOR BUILDING, 1,200 TO 2,400 SQ. FT. UNITS; REASONABLE; INSPECTION INVITED. 686-688 LEXINGTON AV., NEAR 57TH ST.

FURNISHED or unfurnished, 350 feet partitioned, good location, good light, air, two trunk phones, (2) auxiliaries; immediate possession; reasonable. Room 400, 100 Pearl St. Hanover 1204-1205.

LARGE, light loft in first-class building, 21st St., near 4th Av.; sprinkler; reasonable; two passenger elevators, two freight elevators; possession Feb. 1, 1921. W 161 Times.

5TH AVENUE, ABOVE 42D STREET.
Beautifully furnished daylight offices with skylights, 1,000 square feet; telephone; possession Jan. 1; $350 per month. Ogden & Clarkson Corp., 606 5th Av. Tel. Vand. 1124.

AT 1,263 BROADWAY, opposite Hotel Imperial, large roll-top desk with excellent telephone service; wonderful location; for business address only $2. Inquire Stenographer.

FURNISHED office with telephone, 200 feet; part of suite; all modern conveniences; elevators; stone's throw Broadway and Eastside subways. Pearson, 725 Broadway, 8th St. Spring 7640. Also desk room.

PHYSICIAN OR DENTIST—Attractive 2-room apartment, entire ground floor, newly decorated; electricity, steam heat, running water; very light; lease; $200 monthly. 272 West 84th St., near West End Av.

OFFICE and stockroom space, 800 square feet, for immediate occupancy, to sublet part or whole, furnished, telephone. 4th and 23d St. Write H. W., 320 Presbyterian Bldg.

OFFICE SPACE for immediate occupancy in high-class building on Broadway, near City Hall Place, approximately 600 square feet, either furnished or unfurnished; switchboard. Phone Worth 9332.

AN exceptionally handsome and light office, consisting of 416 square feet, for rent; immediate possession. Apply Enterprise Mould Supply Company, Mr. Berkley, 330 Amsterdam Av.

TO LET in Bush Terminal Building, No. 7, 21,144 feet, second floor; 9,060 feet, basement; moderate rent, includes heat; five-year lease. Room 926, 1,133 Broadway. Phone Watkins 7700.

FLEET OWNERS.
Garage, 50x100, for rent in West 50's for automobile trucks; steam heat; watchman service; unusually attractive terms. T 329 Times.

LOFTS, BUILDINGS, LOFTS.
Size and location you want, long and short lease, 50c to $6 per sq. ft.; prompt action. Hoyt & Ray, 20 West 34th. Penna. 1074.

55TH ST., 18 WEST—Ground floor, for physician, dentist or interior decorator; immediate possession; newly decorated, near 5th Av.

54TH ST., 136 WEST—Second floor store, show window front; immediate possession. M. & L. Hess Inc., 907 Broadway. Stuyvesant 4200.

OFFICES, LOFTS, WAREHOUSES, SHOWROOMS; ALL SECTIONS. J. CLARENCE DAVIES, 32 NASSAU ST., JOHN 1171. 51 EAST 42D ST., VANDERBILT 9175.

STORES, OFFICES, SHOWROOMS, READY FOR OCCUPANCY. VARIOUS SIZES AND PRICES. EARLINGTON BUILDING, 51 WEST 27TH ST. PHONE 6213 CHELSEA.

WILL SUBLET UNTIL APRIL 30, 1921, TWO-ROOM SUITE, CONNECTING DOOR, WITH TELEPHONE; 5TH AV. NEAR 42D ST. TELEPHONE VANDERBILT 4122.

LOFTS AND OFFICES.
DESIRABLE LOCATIONS. BILTMORE REALTY CORP., TIMES BLDG. PHONES BRYANT 7738-1527.

3,100 SQ. FT. on 14th floor, modern, new office building, 41st St., between Broadway and 6th; especially desirable. Apply Carstein & Linnekin, 347 5th Av.

6TH AV., AT 42D ST.—3 floors, each 3,000 sq. ft.; possession at $4 per sq. ft. F. J. Guilfoyle & Co., Inc., 165 Broadway. Tel. Cortlandt 7475.

28TH ST., NORTHWEST CORNER 1ST AV. Lofts containing about 7,500 feet each; light, power, heat. Apply Reiser, Owner, on premises.

ENTIRE third floor, 145 West 45th St.; loft and office space; 5,000 square feet; immediate possession. Spotts & Starr, Inc., Times Building.

OFFICE, financial district, about 1,000 feet, well-lighted office; very attractive; five year lease; responsible tenant. R. L. Dean, 44 Whitehall St.

FOURTH AV., opposite Madison Square Garden; two very desirable lofts, 22x64, suitable offices, showroom; very reasonable rent; immediate possession. Store, 370 4th Av.

DESK ROOM in up-todate office of export firm; telephone and stenographic service if desired; references exchanged. Telephone Worth 3438.

SUBLET—About 4,000 square feet or in sections 1200, 1000, 950, 750; no manufacturing. Doob-Friedman, 1,140 Broadway (Corner 26th St.)

OFFICE space to rent for executive offices only, 1,000 square feet; possession Dec. 1, $3,600; principals only. 303 5th Av., Room 1002.

PART FURNISHED office, Church, cor. Franklin; phone, stenographic services; $60 month; please state line. J 674 Times Downtown.

1,200 FEET office space, City Hall section; rent only $2 per foot. Apply Export Corporation, 46 West Broadway, or Chester D. Clark, 42 Broadway.

29TH, 44 EAST—Exceptionally fine loft, first floor; immediate possession. Owner, third floor.

34TH ST., 29 WEST—2, 3, 4 or 6 room suite to sublet, furnished or unfurnished. Fitzroy 1596.

OFFICE SPACE, 600 SQ. FT., FURNISHED, near 42d St. and 5th Av., divided into 3 rooms, 3 entrances; phone service; 2 trunk lines; advantageous sublease for sale. J. Clarence Davies, 51 East 42d. Vanderbilt 9175.

401 WEST 13TH ST.,
TWO LOFTS, 100x100, 50x100.
Corner building, flooded with light, heavy floors; ground floor 50x100; loading platform; immediate possession.
DUROSS CO., 155 WEST 14TH ST.

OFFICE SPACE—WILL SHARE OUR OFFICE WITH SOME ONE WHOSE BUSINESS REQUIRES THEM INSIDE, WHO WILL ATTEND TO TELEPHONE CALLS; VICINITY BROADWAY AND 72D ST. W 128 TIMES.

OFFICE SPACE.
Modern; 2,100 square feet or divide; heart of movie district; good light; low rental; immediate possession; good lease; seven telephones. Address W. Phillips, 117 West 46th St. Bryant 248.

OFFICE SPACE.
3,000 square feet at select Burrell Building, 171 Madison Av., corner 33d St.; possession Feb. 1; reasonable rent. Apply Superintendent on premises or phone Mr. Wilchins, Fitzroy 5989.

130-132 WEST 25TH ST.
Two desirable stores and basements, 25x85 each; high ceilings; sprinklers; reasonable rent; possession Feb. 1; also fifth floor, light on three sides. Nathan Weiss, 1,133 Broadway. Watkins 5348.

IMMEDIATE POSSESSION.
OFFICE AND SHOW ROOM SPACE, 10TH FLOOR, FRONT, FACING ALTMAN'S, FOUR LARGE FRONT WINDOWS, 362 FIFTH AV. LEVY & NEMEROV, 362 FIFTH AV. PHONE FITZROY 4729.

ROLLTOP DESK, $30 monthly; telephone service. Duane Co., 296 Broadway. Worth 248.

DESK, with telephone, large, attractive office, $45. Room 218, 15 Park Row. Tel. Barclay 3320.

OFFICE, about 450 square feet; partitioned; telephone service if required. Inquire 503 World Building.

520 WEST BROADWAY, corner Bleecker St., loft, 32x100, $2,400. Elevator man or Jacob J. Tablot, 558 8th Av.

DESKROOM—Ideal spot; everything furnished; manufacturers' representatives preferred. Call Cortlandt 2972.

PRIVATE OFFICE, elegantly furnished; switchboard; stenographic services. M 963 Times Downtown.

LOFTS, 121 WEST 28TH.
25x85; new building; $2,600-$3,000.
AMES & CO., 26 WEST 31ST.

LOFTS, 26 WEST 31ST.
25x70; ELEVATOR; $4,000.
AMES & CO., 26 WEST 31ST.

DESK ROOM—Elegantly furnished office, stenographic service, switchboard. Room 1208, 277 Broadway.

DESK in nicely furnished office, Broadway (33d); every convenience; reasonable. Penn. 125.

THREE upper stories of private house in 30s; immediate possession, long lease. Phone Madison Square 6090.

BRIGHT LOFT for heavy manufacturing, 25x100; heat, electricity; immediate possession. 329 East 47th St. Murray Hill 3900.

800 square feet of space or part of it at 1,263 Broadway; light manufacturing no objection.

WILL sub-let part of office, furnished and equipped for women's wearing apparel. Room 816 Wilson Bldg., 1,270 Broadway.

FOUR large, fully equipped office rooms, splendid downtown locality; reasonable. K 888 Times Downtown.

LIGHT, private office for rent in lawyer's suite, Lerman, 110 West 42d St. Phone Bryant 4130.

LOFT to sublet, 25x132; excellent for manufacturing; sprinkler system. Apply 30 West 13th St.

GROUND FLOOR space, 10x40; lease; $35. Janitor, 507 West 27th St.

OFFICE space, desk room, at 153 East 42d. Apply Barmann's shoe store.

PART OF LOFT TO LET.
LEO WERTHEIM, 31 West 21st St.

LIGHT corner loft, 500 feet; heated. Apply 1st floor, 42 Duane St.

OFFICE, completely furnished, including telephone, $75. (R. 422) 25 West 42d St.

LARGE office, furnished. Apply Room 1108, 45 West 34th St.

30TH ST., 15 WEST—TO SUBLET, TOP FLOOR DAYLIGHT LOFT. INEZ, INC.

LOFTS, 40 West 27th St., 49 West 3d St., 137 Grand St. Rhinelander 9837.

46TH, 47 WEST—Showroom and office, large windows. Donovan, Cortlandt 4585.

OFFICE for rent. Inquire 29 Broadway, Room 804.

AM leaving the city, will sell furnished office at a bargain. 17 West 42d, Room 314.

STORE, 40 West 10th St., suitable for restaurant. Arkwright.

OFFICE with storage space for rent, 63 Dey St. G. Gunnell.

PART of light loft to let. Mrs. Ash, 106 East 19th. Stuyvesant 7447.

5TH AV., 507—BEAUTIFUL OFFICE, REC. ROOM, &C. TEL. 5022 MURRAY HILL.

LARGE show room on 5th Av.; $50 month. Wizard Dress, 275 5th Av.

SUBLET store, best corner, Fordham; excellent for millinery; lease. D 43 Times.

DESK ROOM, private office, mail telephone privilege. Nelles, 27 Warren. 1295 Barclay.

AVENUE store, corner lofts, very light, southeast corner 7th Av., 24th St.

DESK ROOM to let, phone service; moderate rental. 305 B'way, Room 1003.

HIGH CLASS office for rent to responsible tenant. Apply Room 1207, 1,182 B'way.

Long Island.

LONG ISLAND CITY.
5,000 to 100,000 square feet space; early occupancy; or will build to suit.
ROMAN-CALLMAN COMPANY,
Bridge Plaza. LONG ISLAND CITY.

Wanted for Business Purposes.

PRIVATE office, furnished, with telephone and stenographic services, in new building, vicinity Grand Central. Phone M. H. 1779 forenoon.

LIGHT showroom or office space wanted from 26th to 37th St., about 375 square feet; immediate possession. Call Gramercy 6879.

LOFT wanted above 15th St.; 3,200 to 5,000 square feet, for cloak and suit manufacturing, with or without machines. Write Mr. Shapiro, Room 406, 286 5th Av.

GROUND floor between 5,000 and 10,000 square feet; no basement; one or two story building; will buy or take long lease; location from 23d to 75th Sts. W 153 Times.

BROKERS selling stock over telephone, will buy completely furnished New York office. Tel. Rector 1621.

LOFT wanted, about 25x50, for 3 months or more, downtown. Lindemann, 35 Wooster St.

WANTED—Loft below 42d St., about 5,000 square feet, for paper warehouse; moderate rent. K 892 Times Downtown.

SUBURBAN REAL ESTATE.

Long Island—For Sale or To Let.

FOREST HILLS, KEW GARDENS, HOLLIS.
"Better class" furnished and unfurnished homes and apartments for sale or rent. Mrs. Dowd, Murray Hill 1438.

New Jersey—For Sale or To Let.

ENGLISH VILLA of 7 rooms, one bath, brand new; corner plot, 100x194 feet; going for 2-3 value; must sell; want $2,500 cash, balance of $7,500 on easy term mortgages; convenient to Morristown and Montclair; elevation 860 feet; beautiful section; refined neighborhood; strictly residential; fine commuting service Lackawanna R. R.; can provide moving facilities. Quick, P. O. Box 378, City Hall Station, New York City.

ENGLISH VILLA of 7 rooms, one bath, brand-new; corner plot, 100x194 feet; going for 2-3 value; must sell; want $2,500 cash, balance of $7,500 on easy term mortgages; convenient to Morristown and Montclair; elevation 800 feet; beautiful section; refined neighborhood; strictly residential; fine commuting service Lackawanna R. R.; can provide moving facilities. Quick, P. O. Box 378, City Hall Station, New York City.

TELEPHONE ME NOW—$500 buys beautiful 6-room bungalow, with open fireplace, bath, gas, electricity and all city improvements; large plot; near station, stores and schools; surrounded by neighborhood; monthly carrying charges less than you pay rent; 30 minutes New York City; 8 cents commutation fare; excellent train service. John A. Baldwin, 25 West 43d St., New York. Tel. Murray Hill 788.

NEW BRUNSWICK, N. J.
Immediate possession; one-family house, six rooms, bath; hollow tile stucco construction, slate roof, efficient, economical heating system, gas range, electricity; screens and shades; lawn, trees, hedge and shrubbery; excellent condition; 20 minutes to New York; price $5,500, cash $1,500, balance $40 month, which takes care interest and principal. D 70 Times.

EXCLUSIVE ENVIRONMENT FOR CHILDREN—$9,800, only $3,000 cash required; artistic residence; cement stucco exterior; rubble stone fireplace; all improvements; 7 nice rooms; fine bath; large plot; garage. Stuyvesant 2858. Suburban Realty, 3 East 14th St.

ACCOUNT death must sell brand new built to order California bungalow; every modern improvement; corner property; never occupied; ready for immediate possession; $5,750; satisfactory terms arranged; plans, photo. Address Widower, V 703 Times Downtown.

MOUNTAIN LAKES, N. J.—Residences for sale, $9,000 to $40,000; rent $75. Mrs. H. C. Klintrup, 45 John St., N. Y. Phone John 4379 or Beonton 401.

WESTFIELD—House, 6 rooms, bath, all improvements; plot 60x172; 3 minutes' walk station; $5,800, cash $1,800. R. A. Schur, 26 Cortlandt St. Rec. 1899.

SUBURBAN REAL ESTATE

New Jersey—For Sale or To Let.

10 ROOMS and bath, newly renovated and decorated inside and outside; large hall, parlor, library with open fireplace; dining room, pantry, kitchen and icebox room on first floor; five bedrooms and bath on second floor; one bedroom and finished attic on third floor; laundry in basement, screened porch; gas and electric lighting; handsome new fixtures; large two-story brick and frame garage and stable; fine garden; plot 107x245; price $16,500; best residential section; owner leaving State. Room 815, 175 5th Av., New York City.

LITTLE FALLS—Pretty suburban home, 5 minutes from trolley; 7 rooms and bath, enclosed porch, sleeping porch on second floor; all improvements; only 3 years old; plot 50x143; occupancy May 1, 1921; price $8,500; terms. A client instructs me to market this desirable property. Photo may be seen at my office, where appointment may be made for inspection. Gustav A. Hunziker, 416 United Bank Bldg., 152 Market St., Paterson, N. J.

NEW 6-room and sleeping porch one-family Colonial house (E. O., Bloomfield line); all improvements; modern plumbing fixtures, gas kitchen, electricity, hardwood floors, tapestry brick open fireplace, built-in bookcases, porch; 35 minutes New York; $9,500; cash $3,600. 468 Abington Av., Bloomfield, N. J. Phone 6191R.

REAL ESTATE—Other Cities and Towns.

GREAT BARRINGTON, MASS.
On Castle Hill, one of Great Barrington's best neighborhoods, we have a fine home of 12 rooms, 4 baths, about 1 acre of land, to be sold for about half of its value, and shown through this office. M. W. Powers, Old Colony Trust Co., Boston.

DUBLIN, N. H.
Pretty little 10-room Summer cottage, 2 baths, 1¼ acres of ground; shore rights on Dublin Lake; beautifully located across from the base of Mount Monadnock; exclusive neighborhood; 3-hour drive from Boston. M. W. Powers, Old Colony Trust Co., Boston.

NEWPORT, R. I.
On Le Roy Av., in one of Newport's best sections, 14-room house on 20,000 feet of land, for sale to close an estate. M. W. Powers, Old Colony Trust Co., Boston.

REAL ESTATE WANTED

MANAGEMENT solicited by expert real estate man; reliable, efficient, economical; positive results. A. I., 124 Times Downtown.

TWO-FAMILY private house wanted in Bronx. Write Billet, 26 East 23d.

REAL ESTATE WANTED.

WANTED—To rent vacant lot, 2,500 to 3,500 square feet, South 23d St., for temporary storage building material. Vought & Co., 70 East 45th.

REAL ESTATE FOR EXCHANGE.

BEAUTIFUL Greenwood Lake, building and outbuildings; cost over $40,000; 14 acres; suitable for institutional or other purposes; want seashore or Lakewood, N. J. place. G. W. Cahen, 351 West 86th St.

EXCHANGE apartment house for free lots, Manhattan, Bronx; principals. H 308 Times.

EXCHANGE country estate, free, clear, for city property; principals. J 21 Times.

FARMS.

Miscellaneous—For Sale or To Let.

HOMESEEKERS, send for Virginia Farm List. Dept. 94, Emporia, Va.

Farms Wanted.

POULTRY FARM WANTED.
Will buy a tract of land suitable for the raising of poultry; must be within 50 miles of city and easily accessible to transportation. Vashon Poultry Farms, Inc., Suite 409, 1,482 Broadway, New York City.

POULTRY MEN,
list with us your poultry farm or land suitable for such. Vashon Poultry Farms Co., Inc., Suite 409, 1,482 Broadway.

FACTORIES.

New Jersey.

NEW MANUFACTURING PLANT. 15,000 Square Feet.
Concrete construction, all modern improvements; very large plot of land with railroad siding in unrestricted factory district; very low price; easy terms.
CHAS. P. GILLEN & CO.,
828 Bro ad St., Newark, N. J.

APARTMENTS TO LET.

Furnished—East Side.

4TH AV., Near 29th St. (4th Av. Hotel)—2 sunny rooms and bath; furnished; parquet floors; hotel service; $21 weekly.

27TH ST., 35 EAST. (Hotel Senton)—Attractively furnished 2 rooms and bath, full hotel service, 1 block from subways; $21 up.

30TH (Corner Lexington Av., 163)—Apartment hotel, exclusively for women; corner suite, two rooms, bath; beautifully furnished; $30 weekly up. Hotel Rutledge.

31ST ST., 22 East (near 5th Av.)—Furnished apartment 2 rooms, bath; apartment sublet, bedroom, living room, bath; clean, well kept house. Superintendent, Hampton.

31ST ST., 22 EAST (The Hampton—2 rooms, bath, non-housekeeping (front) apartment; elevator service; $125. Phone Longacre 4930.

32D, 34 EAST (Hotel Regent)—Comfortably furnished apartment, two rooms, bath, $27.50 up; three rooms, bath, $30 up.

40TH, 24 EAST—Charming modern apartment in old-fashioned house; two rooms, bath, kitchenette; handsomely furnished; must be seen to be appreciated; large, dignified looking room; enormous closets; beautiful bath; unusual surroundings; $200 monthly. Wilson.

45TH, 141 EAST—Two rooms, bath, kitchenette; modern, new; walk up; $100; concession first month. Walker.

48TH ST., 20 EAST—Second floor front, exceptional; liking room, bedroom, bath, huge closets; valet and maid service; breakfast available; $1,500 for six months, $1,900 for ten months. Call or phone Superintendent, Murray Hill 1303.

48TH ST., 19 EAST—2 rooms, bath, kitchenette, maid service, switchboard; meals served if desired; elevator; lease; references; $175.

49TH ST., 10 EAST—Furnished two rooms, bath, kitchenette, at once. Fawkes.

50S (Madison)—Two rooms, kitchenette, bath; handsomely furnished; $130. Elberson, 25 West 42d.

50S, EAST—Five rooms, bath, $165; attractively furnished. Elberson, 25 West 42d.

40 EAST 51ST.
Two rooms and bath, maid service.

57TH ST., 21 EAST—Handsomely furnished living room, two master bedrooms, two baths, kitchenette, elevator, restaurant.

58TH, 135 EAST—Entire floor, two attractive rooms, kitchenette, bath, ample closets, steam heat, reasonable. Telephone Plaza 1383.

60TH ST., 18 EAST—Double room, bath; two rooms, bath; any size suite; sublet three large rooms, $360 to June; three large corner rooms, handsomely furnished, piano; complete service. San Jacinto Hotel.

60TH, 45 EAST—Entire floor, one flight up, 2 enormous rooms, bath and kitchen, completely and beautifully furnished or unfurnished. Plaza 1580.

62D, 24 EAST—Bachelor apartment, either furnished or not. B. T., 273 Times.

66TH, 225 EAST—Parlor bedroom, bath, furnished or unfurnished; telephone; elevator.

83D, EAST—Newly decorated seven outside sunny rooms; elevator, electricity, southern exposure, open fireplace; $175. Frank, Lenox 4087.

93D ST. (corner Madison Av.)—Apartments, beautifully furnished corner suite; 2 rooms, bath; $45 per room, bath, up. Hotel Ashton.

93D, 172 EAST—1 and 2 rooms, kitchenette, newly decorated; private house.

65TH, 25 EAST—Exceptional Madison Av. two-room apartment; telephone; $135. Century Leasing Co., 664 Madison Av.

147 EAST 60TH.
Two rooms, bath, kitchenette; very attractive; $165. Inquire premises or Bryant 2652.

APARTMENTS AT HOTEL ASHTON, Madison Av., southwest corner 93d St.—Newly decorated apartment, room and bath, $45 up; 2 rooms, bath, $100 up; hotel service; extraordinary value; block from Park; restaurant. Telephone Lenox 272.

APARTMENTS of quality. Everett M. Selxas Co., 507 5th Av., Murray Hill 4520.

ATTRACTIVELY FURNISHED
sunny apartment, seven rooms. Call Lenox 7237 for further information.

DOUGLAS GIBBONS & CO.,
6 East 45th St. Tel. Vanderbilt 626.
Choice selection of apartments and houses, furnished and unfurnished; season or year.
PARK AV. AND VICINITY.

EXCEPTIONALLY large room, private bath, fireplace; private house; references. Murray Hill 6423.

EXCLUSIVE AND REFINED.
Entire floor, two very large rooms, kitchenette, bath, telephone, large closets; luxuriously furnished; every convenience; sunshine, cozy; only to nice people. Call 105 East 57th St. Phone Plaza 645.

FOUR-ROOM front apartment, near Gramercy Park; $150. C 159 Times.

FURNISHED apartments, high-class, several bargains; immediate possession. De Florez, Vanderbilt 9848.

HOTEL SUITE, PLAZA SECTION.
Three immense rooms, 2 baths, $500 month. Woolley, Watkins & Jordan, Plaza 374.

LEXINGTON AV., 224 (33d subway)—Beautifully furnished front parlor, bedroom, bath; central; private, sunny, homelike. McGregor. Vanderbilt 7054.

MADISON AV., 448 (Apt. 3)—Modern, newly decorated and artistically furnished; living room, bedroom, kitchenette and bath; maid's service included; furnishings can be purchased. Bates, phone Rhinelander 4380.

MADISON AV., 514 (53d)—Two rooms, bath, service, telephone, fireplace, steam. Pyle.

MADISON AV., 416.—One room and bath; telephone, elevator. Corbiere.

NEAR Fifth Av. Art Museum, large parlor, dining room, 3 beds, kitchen, &c., furnished, $2,000 year; extra rooms and maid available. Lenox 713.

PARK AV., IN THE FIFTIES.
Handsomely furnished three-room housekeeping apartment; high class, elevator, fireproof building; all outside sunny rooms. Phone Plaza 8176.

PARK AV. in 50s—8 rooms, 2 baths, 3 master rooms; well furnished, exclusive; $3,200 season. Plaza 375.

PARK AV., 940 (corner 81st)—Elegantly furnished 7 rooms, also 4 rooms.

PARTY owning private home would let entire floor, consisting of 3 rooms, bath and kitchen, fully furnished for housekeeping; rooms all outside; cheerful; convenient neighborhood. Owner, 9 East 128th, or telephone Harlem 1814.

RAILING REALTY COMPANY,
270 Park Av., telephone Murray Hill 7914, offers wonderful values in distinctive furnished apartment homes.
FIFTH, PARK, MADISON
and other east and west side sections.

SUBLET beautiful furnished apartment in hotel on Plaza; two large bedrooms, one very large living room, all southern exposure; two baths, large closets; hotel service. Phone Plaza 841.

WILL SUBLET MY APARTMENT.
Bedroom, large living room, kitchenette and bath. Phone Madison Square 4992.

152 MADISON AV.
Very large, light room and bath. Apply Superintendent, on premises.

Furnished—West Side.

11TH (just off 5th Av., Hotel Van Rensselaer)—Very central location; a few beautiful suites of 2 rooms and bath on American plan; rates reasonable; all hotel service. Stuy. 1410.

45TH, 341 WEST—New elevator building; cleanliness; furnishings unequaled; 1-2-3 rooms, tiled bath, showers, tiled kitchens, kitchenettes; unquestionable applicants; highest references essential; $65-$125 up monthly. Longacre 3500.

46TH ST., 13 WEST—Apartment consisting of living room, bedroom, kitchenette and bath; beautifully furnished. Wells, Bryant 4665.

48TH, 62 WEST—Furnished apartment, 2 rooms, bath; private telephone; very desirable. Apply Lisson.

APARTMENTS TO LET.

Furnished—West Side.

52D, 222 WEST (Cor. Broadway)—High-class elevator apartment; house newly furnished; hotel service; 1 room, bath, $100 up; 2 rooms, bath, $150 up; references required.

52D ST., 58 WEST—4 rooms, 2 baths; also parlor, chamber, bath, pantry; new building. Lady Jane Chamberlain, Circle 4688.

52D, 35 WEST—Two large, attractive rooms, bath, non-housekeeping. Circle 336.

54TH ST. (At Broadway)—Hotel Albemarle; parlor, bedroom and bath

DESIRABLE FURNISHED ROOMS

45 cents a line.

East Side.

11TH ST., 42 EAST—Nicely furnished rooms; moderate priced.

11TH ST., 10 EAST—Large, steam-heated room; gentlemen only.

30TH (cor. Lexington Av., 163)—Exclusively for women; $11 weekly and up; room with use of bath, $14 weekly up; room with private bath, $18 weekly and up; cozy, sunny, comfortable. Hotel Rutledge.

34TH (near Park)—Exceptionally large, sunny room, elevator apartment; references. Vanderbilt 7728.

60TH, 18 EAST—Rooms adjoining bath, $40 to $60 month. Jacinto Hotel.

80TH, 74 EAST—One large, one small room; kitchenette privileges; all conveniences. Conneff.

HOTEL BELMORE,
25TH ST. AND LEXINGTON AV. (northeast corner)—Single rooms, $1.50; double rooms, $2.50; rooms with bath, $3 per day and up; by the week, $8 and up.

MADISON AV., 1,877 (122d)—Large front room, twin beds, running water, electricity, heat; overlooking Park; private family. Ritter.

PARK AV.—In spacious apartment, perfectly appointed room; masters' bath; absolute privacy; breakfast if desired. Lenox 135.

West Side.

16TH, 51 WEST—Single, double; private bath; desirable for comfort and service.

29TH, 152 EAST—Large, attractively, newly furnished; bath, phone, electricity.

31ST ST. AND 8TH AV.
PENN POST HOTEL AND ANNEX.
A step to Broadway, opposite Pennsylvania Station and General Post Office; 200 bright, cheerful rooms for men, many facing on wide, airy plaza.
ALSO TURKISH BATH, SELF-SERVICE, 50c.; steam, electricity, shower and tub bath at your convenience. A place you will like. Transients, $1.50 up; permanent, $8 up.
Telephone Chelsea 514.

34TH ST. AND PARK AV.—Nicely furnished parlor bedroom in apartment; suitable two; kitchen privileges; references. Vanderbilt 9368 after 6.

47TH, 74 WEST—Large, sunny, quiet room; very clean, comfortable, homelike; kitchen privilege; bath, telephone, electricity; no other roomers. Horton.

47TH, 106 WEST (Raleigh Hall)—A residence for men; attractively furnished rooms, with and without baths or showers; writing, smoking, lounge, billiard rooms.

57TH, 322 WEST—Elegantly furnished front rooms, elevator apartment; modern. Allen.

58TH ST., 37 WEST—Attractive rooms, private baths; convenient location; elevator; subway.

67TH, 14 WEST—DOUBLE-ROOM, ADJOINING BATH; REASONABLE.

70TH, 235 WEST—Large front room, handsomely furnished, dressing room; running water; suitable two; gentlemen only. Col. 8795.

70TH, 61 WEST—Exclusive room, gentlemen, $90 monthly. See to appreciate. References.

70TH, 135 WEST—Elegant large front parlor suite, private bath; single room.

70TH, 200 WEST—Nicely furnished front room. Apt. 14.

70TH, 28 WEST—Large room, private bath; medium sized room; gentlemen; reference.

70TH, 206 WEST—Neatly furnished parlor and bedroom; references.

71ST, 51 WEST—Sublet living room, bedroom with private bath, $125 monthly; complete hotel service; dining room on premises. Hotel Joyce.

71ST, 37 WEST—Select accommodations, large attractively furnished front rooms, private baths, steam, electricity; front basement; single room.

71ST, 56 WEST—HANDSOMELY FURNISHED ROOM, PRIVATE BATH; FRONT ROOM, ALSO SMALLER ROOM.

71ST, 340 WEST—Private home, beautiful double room; references essential.

72D, 22 WEST—Delightful large room, private bath, electricity, gentlemen preferred.

72D ST., 344 WEST—Couple will share apartment or rent room to couple or lady, in high-class elevator apartment. Apt. 8G.

72D, 218 WEST—Front parlor, shower bath, double rooms, twin beds; gentlemen.

72D, 283 WEST—Attractive suite, electricity, gas, bath, medium room, $12.

73D, 140 WEST—LUXURIOUSLY FURNISHED DOUBLE ROOMS, KITCHENETTE PRIVILEGE, COMPLETE; $14 UP.

73D, 240 WEST—Attractive large room, business people; references.

73D, 251 WEST—Second floor, private baths, all modern conveniences; references.

74TH, 3 WEST—LUXURIOUSLY FURNISHED LARGE ROOM; TWIN BEDS; KITCHENETTE PRIVILEGES, COMPLETE.

74TH, 150 WEST—BEAUTIFULLY FURNISHED DOUBLE ROOM, ADJOINING BATH; KITCHENETTE PRIVILEGE; $17.

74TH, 305 WEST—Large, handsome room, southern exposure, suitable for gentlemen or business couple; references.

75TH, 170 WEST—Large front; steam, electric, telephone; gentlemen preferred; $12. Peters.

75TH, 226 WEST—Two adjoining, private bath; $12.50 each for 3. Lieberknecht, 7-8 P. M.

75TH, 314 WEST—Charming room, overlooking Hudson, two doors from Drive.

75TH, 111 WEST—Comfortable, large room, for two or three; $18. Simon.

75TH, 327 WEST—Charming room, private bath, electricity, steam heat; gentlemen.

76TH, 111 WEST—Large, well furnished room, bath, electricity; $18-$20.

76TH, 49 WEST—Pleasant front parlor with alcove; bath, electricity.

76TH, 149 WEST—Artistic large front basement, private bath; single; $10; exclusive.

76TH, 56 WEST—Two rooms, bath; second floor; private residence. Schuyler 10175.

77TH (Columbus)—Charming, homelike; two-room bachelor suite in seven-room apartment with private family. Schuyler 6182.

77TH, 172 WEST—Beautifully furnished, sunny room, high class elevator apartment; private family; near all transportation lines. Phone Schuyler 7942. Shone.

79TH—Pleasant room, private family; business man, woman; block subway. Schuyler 9354.

79TH, 118 WEST—2 LARGE ROOMS, BATH; $175; AFTER 10 A. M.

79TH (411 West End Av.)—Corner room, gentlemen appreciating refinement. 8 west.

82D, 20 WEST—Attractive furnished double room, southern exposure, adjoining magnificent bath, gentlemen or business couple; references. Owner.

82D, 24 WEST—Attractive room, private bath, twin beds; electricity; refined surroundings.

83D ST. (Near West End Av.)—Refined Jewish couple will rent one room to gentleman; all conveniences; home surroundings; no other boarders; $16. D 60 Times.

83D, 13 WEST—Beautiful back parlor, private bath; hot water; all conveniences.

West Side.

84TH, 268 WEST (West End Ave.)—Clean, attractive; electricity, elevator, lavatories; refined surroundings.

85TH, WEST—Comfortable, sunny room; running water; moderate. Telephone Schuyler 3016.

86TH, 132 WEST—Beautiful rooms, with, without bath; also unfurnished suite, suitable physician, dentist, living or studio; references.

86TH, 276 WEST—Large, sunny room, running water, adjoining bath; kitchen privileges.

86TH, 329 WEST (Near Riverside)—Large, cheerful rooms; steam heat, Schuyler 6982.

87TH, 340-342 WEST—Handsomely furnished large rooms, dressing rooms, baths adjoining; $10-$25. Phone Schuyler 9532.

87TH, 40 WEST—Front parlor, 3-room apartment, large, small rooms; references.

88TH ST., WEST—Two medium-sized rooms, $10-$12; gentlemen. Riverside 4659.

88TH, 342 WEST—Elegant room, twin beds, kitchenette, electricity, $85 monthly.

88TH, 56 WEST—Large room with piano, comfortably furnished; gentlemen or couple.

96TH, 130 EAST—Large, comfortable room; quiet; bath, steam; reference, Rubin.

91ST (2,465 Broadway) subway—Beautifully furnished parlor and bedroom, twin beds, steam heat, electricity, telephone, elevator; private family; references. Apartment 19.

91ST, 304 WEST—Large, attractive rooms, private or adjoining baths; electricity; references.

92D, 202 WEST—Attractively furnished parlor suite; every modern convenience; gentleman. Riley.

92D, WEST—Large, beautiful room; steam, all conveniences; references exchanged. Riverside 5539.

92D, WEST—Comfortable room for business woman in Christian family. Riverside 8651.

93D ST. (676 West End Av.)—Two large rooms, bath adjoining; private house; couple or gentlemen.

93D, 254 WEST—Beautifully furnished single room, steam, electricity. Tel. Riverside 9170.

94TH, 14 WEST—Large front room; running water, electricity, telephone; private house.

96TH, 54 WEST,
Second floor, sunny room, adjoining bath, newly decorated, finely furnished, twin beds, electricity; also third floor front, twin beds, $12; high-class service, surroundings.

96TH, 52 WEST—Comfortably furnished large room; business couple, gentlemen; also back parlor, private bath, steam, electricity; reference.

97TH (at Broadway)—Elegantly furnished room with breakfast in modern elevator apartment; next bath; no other roomers; couple, one or two gentlemen. Phone Riverside 9431, Apt. 6C.

98TH, 254 WEST—Large, well furnished room. Sands. Phone Riverside 6995.

103D, 2 WEST—Corner room, facing park, $8; business man; phone. Robinson.

103D, 79 WEST—Two room suite; separate entrance. O'Brien.

106TH, 142 WEST—Elegantly furnished modern two room suite, bath; independent entrance; two, three gentlemen. Apt. 3E.

105TH, WEST—Attractive, light, modern room, suitable one or two. Academy 1120.

105TH, 201 WEST—Attractive outside room, gentleman; $10. Gourley.

106TH, 61 WEST—Single, double rooms, suitable ladies; conveniences. Apt. 21.

108TH ST., 256 WEST (Broadway)—Two adjoining, cheerful rooms, with refined private family; comfortably furnished; piano. Apply Scofield.

103D, 203 WEST—Large room, no other roomers; gentlemen, business couple. Jacobs.

108TH, 204 WEST—Attractively furnished, large, light room, next to bath. Hood.

110TH ST., 501 WEST—Unusually large, excellently furnished, sunny front room; gentlemen; references. Cathedral 9301, Apt. 23.

110TH (Broadway)—Large front room, adjoining bath; twin beds or double; high class apartment; quiet home. Cathedral 7201.

110TH ST—One block Broadway subway; room with private bath, $12.50. Cathedral 7205.

111TH, 507 WEST—Attractive, warm room with lavatory for gentleman or business couple; elevator. Stockbridge.

112TH ST., 533 WEST—Large, attractive room adjoining bath; first class in every particular; private house; elevator apartment; gentleman. Telephone appointment, Cathedral 9267.

112TH, 612 WEST, Apartment 10—Attractively furnished, sunny room, overlooking Riverside Drive; well appointed; gentleman; references.

112TH, 533 WEST (Broadway)—Attractive, sunny room. Apartment 8D.

113TH, 549 WEST—Light room, next bath; American family; gentlemen. Apt. 21.

114TH, 600 WEST—Attractively furnished room; business man. Apt. 8S.

115TH, 419 WEST—Sunny, oil heated, large front room, attractively furnished; elevator.

115TH, 415 WEST (Apt. 22)—Large room, next bath; modern; $10-$14.

116TH, 616 WEST—Beautiful room, suitable one or two; reasonable. Apt. 24.

119TH, 361 WEST—Elegantly furnished rooms, with board; excellent home cooking; telephone; bath; table guests accomodated; reasonable.

121ST, 420 WEST (Apt. 52)—Light, clean rooms, suitable one or two.

122D—Beautifully furnished front suite and rooms; steam; Columbia University. Morningside 973.

123D ST., 348 WEST—In refined private home, exceptionally attractive high class first floor front room, lavatory, bath; electricity; attentive service; reasonable. Phone 634 Morningside.

128TH, 257 WEST—Large room, two windows, all improvements; gentleman. Roche.

136TH, 540 WEST (Corner Broadway)—Fine, double room, newly decorated, near bath-shower; all improvements, private family; one flight up. Vincent, Apt. 25.

140TH, 459 WEST—First-class suite, with private bath; furnished or unfurnished; southerly exposure; also board if desired.

142D, 550 WEST—Very large front bedroom with lavatory, private residence; no other roomers; suitable two gentlemen; $15.

143D, 458 WEST—Comfortably furnished room adjoining bath; modern apt.; moderate. Cruz.

151ST, 535 WEST (B'way)—Elevator, southern exposure, large, comfortably furnished, kitchen privileges; couple, gentlemen; references. Apt. 64.

152D, 551 WEST—Attractive large room, running water, bath, electricity; private family.

156TH, 611 WEST—Room adjoining bath, modern conveniences; gentlemen. Apt. 34.

West Side.

158TH ST., 473 WEST.
Large outside room, newly furnished; subway, "L," convenient; elevator house; private family; references. Phone Wadsworth 6270, Apartment 23.

159TH, 520 WEST—Two single rooms, sitting room; new, clean; steam heat, electricity; breakfasts, dinners Sundays; business women.

162D, 565 WEST (B'way)—Large front room, twin beds, running water, modern improvements; elevator; $12. Cavanaugh, Apt. 21.

164TH, 548 WEST—Attractive double room, kitchen privileges. Apt. 1F.

164TH, 601 WEST (Apt. 28)—Comfortable, outside room; small private family.

165TH, 600 WEST (Apt. 22)—Warm, homelike, front, sunny bed-sitting room.

172D, 501 WEST (3G)—Attractive room; $8; electricity, shower; apply evenings.

173D ST., 550 WEST—Attractive room, private house; water, bath, improvements. Wadsworth 4309.

316 WEST 102D ST.
SPACIOUS ROOMS, MAHOGANY TWIN BED, ORIENTAL RUGS, BACHELORS, COUPLES.

ATTRACTIVE quarters, appreciative, bachelor, near subway, elevated. Towne, 203 West 87th.

ATTRACTIVE room, adjoining bath; private family; $10. Phone Cathedral 10176.

BACHELOR'S elegant parlor, bedroom, bath; ample heat; maid service; $125. Schuyler 8650.

BROADWAY, 3,675—Attractive room, southern exposure, running water; gentleman; references. Apt. 34.

CENTRAL PARK WEST (103d St.)—Outside room, steam heat, electricity; clean, attractive; kitchen privileges; women only; single $10, double $15; references. B 1042 Times Harlem.

CLAREMONT AV., 180, Apt. 32—Room, next bath; business people. Block, Broadway.

COMFORTABLE, homelike; refined neighborhood; running water; subway; reference. 1044 Times Harlem.

CONVENT AV. (143d St.)—Large, sunny room, elevator apartment for business woman, teacher, student; Christian family; pleasant environment; $10; references. Andu, 7580, Apt. 4C.

CONVENT AV., 325 (143d St.)—Comfortable single rooms, private residence; Christian family; convenient subway, bus, "L"; business people.

ELEGANT large front room, attractively furnished; private family; first class. Rhinelander 7691.

FORT WASHINGTON AV., 452—Large, warm, well-furnished room adjoining bath, all modern conveniences; price reasonable; references; 181st subway, bus. Wadsworth 8824, Apt. 22.

GET WHAT YOU WANT.
Great selection of high-class furnished rooms, all over city. Greater New York Renting Co., 167 West 13th St., cor. 7th Av. Watkins 544.

HOTEL BRADDOCK, 126TH ST. & 8TH AV.
Single rooms, $2 a day; double rooms, $3 a day; single room with bath, $3 a day; single room by the week, $9 up.

LEXINGTON AV., 2,000 (at 34th St.)—Double room, $10; private house.

90TH, 62 EAST—Single room; private family. Mitchell.

RIVERSIDE DRIVE, 528 (124th)—Nice, large, warm, sunny room; smaller room; suitable gentleman or business woman; $10-$12; private apt. 1776 Morn., Apt. 29.

RIVERSIDE DRIVE, 223 (95th)—Attractively furnished 1 or 2 rooms, adjoining bath; private family. Apartment 1, south.

RIVERSIDE DRIVE, 222 (94th)—Beautiful large room, reasonable; business people. Apt. 82.

ST. NICHOLAS AV., 390—Large and small well furnished rooms suitable for business people; reasonable; telephone; reference.

WEST END, 944—Large corner room, handsomely furnished; suitable 2 gentlemen; also adjoining single room; 3d floor.

WEST END AV., 505 (84th)—Large front room, accommodate two or three.

WEST END AV., 79TH—Room, gentleman; select apartment; $14 week. Schuyler 9731.

WEST END, 790—Large front room adjoining bath, twin beds; smaller rooms.

WEST END AV., 322 (75th)—Nice small room; private house; references.

Bronx.

TWO large connecting rooms, for one or two gentlemen; $15 one, $20 two per week. Appointment, phone Fordham 6384.

Brooklyn.

THREE beautiful rooms, suitable two business people, in Christian family; call Wednesday, Thursday evenings. Fox, 945 Park Place.

Richmond.

BRIGHT, comfortable room with private family, suitable for two gentlemen. Call 118 Hatfield Place, Staten Island.

Long Island.

PRIVATE FAMILY offers large, warm, well furnished front room to gentleman desiring real home, select suburb Long Island, sixteen minutes from Pennsylvania Station. Phone Plaza 7227, between 12 and 1.

UNFURNISHED ROOMS.

STUDIO—Suitable for doctor or artist; satisfactory arrangement to reliable tenant; location of studio, 74 West 46th St. Inquire Mr. Aarons, 742 6th Av.

85TH, 136 WEST—Large rooms, dressing rooms attached; private residence; references.

12TH, 135 WEST—Large, unfurnished parlor, one person; electricity, conveniences. Evans.

ROOMS WANTED.

Furnished.

TWO gentlemen desire large room with twin beds, sitting room and bath, within fifteen minutes' walk of Grand Central. Answer, giving full particulars and rates, J 678 Times Downtown.

WANTED two pleasant rooms, private bath, till May 1; furnished or unfurnished; preferably Washington Square section. Address 620 West 122d St., Apartment 55.

YOUNG COUPLE desire furnished room from Dec. 8, west side or Concourse section, Bronx, preferred; kitchen privilege; moderate rental. A 227 Times.

GENTLEMAN desires comfortable room with private family, 72d to 90th, on west side. H 317 Times.

YOUNG business man, college graduate, desires sunny room with private family; east side; meals optional. D 87 Times.

JAPANESE couple wants room; state price. A 239 Times.

TWO gentlemen want room private family, Harlem; reasonable. B 1068 Times Harlem.

TWO ROOMS, not over $60; near river. Kellogg, 400 Riverside Drive.

BOARD WANTED.

ELDERLY COUPLE desire permanent home, refined parties; give particulars. A 246 Times.

COUNTRY BOARD.

ELMWOOD HOTEL, EAST ORANGE, N. J.
A quiet family hotel, twenty-five minutes from New York; desirable commuting; all outside, sunny rooms, with private baths; first-class service; steam heat; our reputation depends upon our dining room; we specialize in home-cooked foods, prepared temptingly, palatably; there can be no better living than among the Orange Mountains; room and bath, with meals, $25 weekly; two people, $40. Orange 7570.

GLENWOOD LODGE—Two splendid mansions linked together; up-to-date plumbing, decorations, electrification, furnishings, delightfully overlooking Palisades, Hudson; garage; half hour Grand Central; street car close; airy rooms; private baths; select people. Winter home comforts; best service; 17 years' experience; single, $20 to $40; double, $40 to $75 per week; references and interview required. Annie Lane, 390 North Broadway. Phone Yonkers 5414.

EAST ORANGE, 81 North Arlington Av.—Private residence, suite of 3 rooms, furnished, with board, $60 per week for four persons; other desirable rooms; 30 minutes from city on Lackawanna Railroad; well heated house. Telephone 7061 Orange.

GREENWICH INN LODGE (Sound Beach, Conn.)—Sunny steam heated rooms, with or without baths; excellent menu; 50 minutes from New York; golf, saddle horses, fishing; reasonable rates.

NERVOUS AND MENTAL CONDITIONS. LYNWOOD LODGE, ENGLEWOOD, N. J.

SITUATIONS WANTED—Female

ADVERTISING ASSISTANT, young woman, with two years' experience production department New York advertising agency, seeks position where knowledge of art, resources and production details could be best used. Address D 66 Times.

ASSISTANT in doctor's office, lady's companion, mother's helper; knowledge French, German, Spanish, some typewriting, stenography; preferably part time. Write C. C., 708 Columbus Av.

BILL CLERK on Elliot-Fisher; thoroughly experienced and competent; accurate at figures; salary $25. H 832 Times.

BILL CLERK, assistant bookkeeper, long experience, desires responsible position requiring ability, initiative, tact; $30. D 72 Times.

BILL CLERK, thoroughly understands billing; accurate, rapid, reliable. X 2072 Times Annex.

SITUATIONS WANTED—Female.

BOOKKEEPER, double entry, two years' experience; conscientious worker; $23. F. Greenberger, 279 East Houston St. Phone Orchard 505.

BOOKKEEPER OR ASSISTANT — Young lady, high school graduate; knowledge bookkeeping, stenography, typewriting. Adele Schwartz, 110 Lewis St., Watkins 4567.

BOOKKEEPER, stenographer, 10 years' experience; at present employed; capable taking full charge; references; $35. K 890 Times Downtown.

BOOKKEEPER, thoroughly experienced double entry, trial balance, remittances, &c., desires position; salary $25. J 685 Times Downtown.

BOOKKEEPER, thoroughly experienced, take entire charge double entry books and correspondence pertaining to bookkeeping. J 683 Times Downtown.

BOOKKEEPER, four years' experience, controlling accounts, trial balance; take full charge; high school graduate. Zimmerman, 288 East Houston St.

BOOKKEEPER, 8 years' experience, double entry, controlling accounts, desires position; mornings only. G. A., 105 Union Av., Jamaica.

BOOKKEEPER'S ASSISTANT, good at figures, knowledge of typewriting; 3 years' experience; references. K 878 Times Downtown.

BOOKKEEPER-STENOGRAPHER, 7 years' practical experience handling full set of books; capable taking full charge of office; A1 references. J 671 Times Downtown.

BOOKKEEPER-TYPIST—Four years' experience; best references. R., 230 Hopkins St., Brooklyn.

BOOKKEEPER, part time; write up books, daily or weekly; trial balances; reasonable V 686 Times Downtown.

BOOKKEEPER, stenographer, controlling accounts, trial balances; full charge. Ashwin, 126 East 115th.

BOOKKEEPER-TYPIST, thoroughly experienced, double entry, control accounts; full charge; good penman; $30. A 230 Times.

BOOKKEEPER-TYPIST, experienced, trial balance, controlling accounts; $30. B 1043 Times Harlem.

BOOKKEEPER, part time, temporary, permanent. Long, 363 Edgecombe Av. Phone Audubon 2337.

BOOKKEEPER, assistant; stenography; competent; 5 years' experience; references; $25. N 146 Times.

BOOKKEEPER. 12 years' experience; wages, cash, ledgers. Write A 187 Times.

BOOKKEEPER—Nine years; excellent references; $30. A 173 Times.

BOOKKEEPER, knowledge stenography; 22 years' experience; competent. P 236 Times.

SITUATIONS WANTED—Female.

CASHIER and bookkeeper, accurate and reliable; experienced. B 1041 Times Harlem.

CHAMBERMAID, colored girl, general housework; write, call; references. Brooks, 234 West 63d.

CHAMBERMAID—Young married woman wishes chamberwork from 9 to 1 in apartment. Mrs. Collins, 151 West 108th.

CLERICAL WORK and payroll clerk; several years' experience; best references. E 840 Times Downtown.

CLERK, experienced office details, can use typewriter; refined $16. H 334 Times.

COLORED woman, with reference; part time work, no Sundays. L. Innis, 214 West 136th St.

COMMERCIAL ARTIST—Young, varied, successful experience; references. E 876 Times Downtown.

COMPANION for convalescent woman; can sew well and give physical culture exercises and treatment; best of references. Mrs. Slater, 423 East 138th.

COMPANION to lady, capable of taking entire charge of household; can furnish highest New York City references as to character and ability. V 250 Times.

COMPANION—Lady without home would be companion to business woman. C 158 Times.

COMPANION—Lady can recommend for elderly lady; superintend housekeeping. 22 W. Fifth.

COOK—Young woman, excellent cook; special dinners or by week; reference. Write Box 69, 1,515 3d Av.

COOK, apartment preferred; best references. Call or write Burke, 550 West 126th St.

COUPLE, American, no children, will care doctor's office, other business, light housework, in return for unfurnished basement rooms; references. M., 679 2d Av.

DESIGNER, millinery; a French woman with English and French experience desires position with high grade millinery manufacturer as designer; best references. Box U. X., 600 St. Paul Bldg., N. Y.

DRESSMAKING taught by one who has made dresses for British royal family; will cut and fit any dress for $5. Mme. Irvine, 327 West 58th St.

DRESSMAKER desires engagements; $4 day; gowns, $8 up; alterations. A 235 Times.

DRESSMAKER, high class, good style; $5.50 private family. B 1036 Times Harlem.

EDITORIAL proofreader, woman, matured, magazine experience, reference. Write E. F., 3,525 Broadway.

EXECUTIVE, 25, with personality, perseverance, desires inside work or wholesale selling; experienced, knowledge business principles. D 85 Times.

FILE CLERK, office assistant; 2 years' experience; $18. J 38 Times.

SITUATIONS WANTED—Female.

GIRLS, colored, light housework or part time; no cooking; sleep in or out; apartment preferred. Call Audubon 2010, Apartment 62.

GOVERNESS-TEACHER, middle-aged, refined, cheerful, English, French, German, highest references, desires position child over 6; complete charge; first-class position considered. Write Box 136, 1,039 3d Av.

GOVERNESS—Young French lady desires position afternoons, either visiting governess or French teacher; excellent references. Address A 1098 Times Annex.

GOVERNESS, visiting, French, wishes one more girl to take out afternoons, neighborhood 110th-114th St. Telephone Rhinelander 4609. Stock, 1,141 3d Av.

GOVERNESS, English, capable full charge; preferable one child over 5 years; city; best references. Phone Lafayette 9358.

GOVERNESS-TEACHER, will educate backward or afflicted child; doctors' references. Morningside 3554.

GOVERNESS, refined, capable. Wadsworth 8978, Apt. 53, 609 West 171th.

HOUSEKEEPER—Lady with daughter 13 son 4, wishes position; good home the chief object; plain, wholesome cooking; no laundry work. B 1039 Times Harlem.

HOUSEKEEPER, working, good cook, manager, wishes position small family adults, apartment or short distance country; wages $50; best references. A 260 Times.

HOUSEKEEPER, English, officer's daughter, elderly; experienced; refined home preferred to high salary; references. X 2103 Times Annex.

HOUSEKEEPER—Plain cooking; Scotch woman, for one or two gentlemen; can take care of wardrobe. M. M., 92 N. Y. Times, Brooklyn.

HOUSEKEEPER, experienced, refined, American, wishes position; good references. B 1050 Times Harlem.

LADY LINGUIST, expert traveler, useful companion to lady, would accompany family anywhere; excellent references. H 825 Times.

LADY, competent take care crippled children; corrects infirmities; references. H 324 Times.

LADY TUTOR, linguist, musical, wishes position of trust to child; highly recommended. D 33 Times.

LAUNDRESS wants wash; silk and flannels; take home. 274 West 141st. Anderson.

MAID, parlor, or chambermaid; references. Call or write Reddy, 277 West 150th St.

MAID, useful, to family; light chamber work, plain cooking. C 180 Times.

NURSE—Experienced office nurse wants permanent position; mornings only. N 725 Times Downtown.

NURSE, graduate, would like to travel with lady patient. 306-7 West 150th St. Tel. Audubon 7840, Apt. 5A.

NURSE, experienced, trained, wishes permanent position with lady, invalid or child; best references. Box 157, 878 3d Av.

NURSE, exceptional ability, experienced; full charge infant. 222 West 72d. Col. 6478.

NURSE, infant's, full charge, $75 to $80. 45 Woodbury St., New Rochelle.

OPERATOR, knowledge stenography, desires permanent position; $20. J 648 Times Downtown.

SECRETARY-OFFICE MANAGER, competent, initiative; take charge investment office and relieve busy executive, assist with sales force; college graduate; $40-$50. A 217 Times.

SECRETARY-STENOGRAPHER, thoroughly experienced, accurate, competent, high school graduate; salary secondary to opportunity; unquestionable references. D 84 Times.

SECRETARY—Desire to place my secretary for morning position; young lady of refinement and education; competent and industrious; professional or literary work preferred. D 125 Times.

SECRETARY-STENOGRAPHER; able assistant to busy man. B., 327 E. Third St., Brooklyn.

SECRETARY-STENOGRAPHER, knowledge bookkeeping, 8 years' experience; references. A 216 Times.

SECRETARY - STENOGRAPHER, Christian, high school ducation; experienced; $28-$30. Telephone Plaza 4541.

SECRETARY-STENOGRAPHER; 5 years' experience; tactful, conscientious, common sense. H 312 Times.

SECRETARY-STENOGRAPHER, expert; unusual ability; tactful, refined. Melrose 6370.

SECRETARIAL STENOGRAPHER, Christian; accurate, neat; several years' experience; references. A 234 Times.

SECRETARY, law stenographer, expert; publicity experience; $35 weekly. X 2140 Times Annex.

SOCIAL SECRETARY or secretary to busy executive; young lady possessing tact, business ability, thorough knowledge French and English, expert stenographer, desires responsible position; first class references. Mermin, 935 Madison Av.

SOCIAL SECRETARY, expert stenographer, desires evening work. W 187 Times.

STENOGRAPHER, 18, beginner, some experience, high school graduate, education, desires position with a firm that wants quality and results, not creed; refined Jewish (English) girl of good family; salary $18. K 895 Times Downtown.

STENOGRAPHER, high school graduate, 6 months' experience, desires position; preferably where fair knowledge of Spanish could be utilized; initiative. K 874 Times Downtown.

STENOGRAPHER,
six years' experience; high school education; capable and conscientious worker; highest credentials; $25. D 80 Times.

STENOGRAPHER-SECRETARY, Christian, high school graduate; 6 years' experience; initiative; highest credentials; $30. E 858 Times Downtown.

STENOGRAPHER-SECRETARY, high school graduate; seven years' experience; knowledge bookkeeping and all office details; references; $25-$30. E 872 Times Downtown.

STENOGRAPHER-SECRETARY, educated, competent, industrious, with executive, export, financial, sales experience; well recommended; $30. J 693 Times Downtown.

STENOGRAPHER, Christian, 19, experienced, accurate and reliable; permanent position; $25. C. Herald, 305 East 75th St., city.

STENOGRAPHER (law), several years' experience; capable attending to office details; highest references; $35. K 891 Times Downtown.

STENOGRAPHER, high school graduate, 3 years' experience, knowledge of bookkeeping, desires position. Box 1, 186 Clymer St., Brooklyn.

STENOGRAPHER-SECRETARY, high school graduate, 5 years' experience, knowledge of bookkeeping; efficient, dependable; $27. Phone Cathedral 8643.

STENOGRAPHER, Spanish, high school graduate, offering good recommendations, desires connection with reputable firm. D 79 Times.

STENOGRAPHER, 4 years' experience, ambitious worker; best references. Gramercy 5604.

STENOGRAPHER, bookkeeper, Jewish; willing beginner; best reference. Suffer, 21 Clinton St., city.

STENOGRAPHER - SECRETARY; experienced, office detail, correspondence without dictation; $25. H 316 Times.

STENOGRAPHER, four years' experience, rapid worker; references; $22. J 661 Times Downtown.

STENOGRAPHER, 3 years' experience, competent; salary $20; references. E 874 Times Downtown.

STENOGRAPHER, secretary, thoroughly experienced, capable, conscientious; salary $26. D 19 Times.

STENOGRAPHER, expert, college; financial advertising, engineering experience; $30. M 958 Times Downtown.

STENOGRAPHER - SECRETARY, experienced, competent, reliable, high school graduate; $30. A 179 Times.

STENOGRAPHER, expert, refined, educated, high school graduate; $25. E 866 Times Downtown.

STENOGRAPHER, office assistant, 2 years' experience, references; $20. E 864 Times Downtown.

STENOGRAPHER, experienced, competent office assistant; references character, ability. E 857 Times Downtown.

STENOGRAPHER, Christian, high school graduate, experienced, accurate, reliable. K 889 Times Downtown.

STENOGRAPHER, experienced, to take charge small downtown office. J 692 Times Downtown.

STENOGRAPHER; knowledge bookkeeping; experienced, capable handling correspondence; $25. H 309 Times.

STENOGRAPHER and general office assistant, experienced; excellent references; $23 to start. Write C. D., 61 2d St., Hoboken.

STENOGRAPHER, high school graduate; make employer's interest my interest. Dorf, Audubon 4210.

STENOGRAPHER-SECRETARY, thoroughly experienced, competent; $35; will substitute. J 672 Times Downtown.

STENOGRAPHER, 3 years' stenographic and clerical experience; educated; $20. A 238 Times.

STENOGRAPHER, responsible; high school graduate; advancement; bookkeeping; salary secondary. A 219 Times.

STENOGRAPHER seeks opportunity as secretary to business man; capable, reliable, high school graduate. A 224 Times.

STENOGRAPHER, thoroughly experienced, efficient, conscientious; steel concern preferred. J 681 Times Downtown.

STENOGRAPHER - SECRETARY — Highly efficient, rapid; seven years' experience. D. M., 36 West 22d St. Tel. Gramercy 6405.

STENOGRAPHER, 3 years' experience; high school education; knowledge bookkeeping; energetic; $22. E 871 Times Downtown.

STENOGRAPHER-TYPIST desires evening work at offices or home. Room 102, 161 West 34th St. Fitzroy 2143.

SITUATIONS WANTED—Female.

STENOGRAPHER-SECRETARY; high-class refined American young lady; 10 years' experience; familiar legal, brokerage, newspaper, banking terms; good appearance; real, capable business woman; highest references best New York firms; $35-$40. Lambert, 220 West 94th, Apt. 6W; Riverside 3453.

STENOGRAPHER, efficient in detail work and general office routine; last employed in secretarial capacity by large New York corporation, who can recommend me highly. K 887 Times Downtown.

STENOGRAPHER - SECRETARY — College graduate, competent, wishes position downtown office; desires charge for better opportunity. J 641 Times Downtown.

STENOGRAPHER-SECRETARY, Christian; 5 years' experience; references; $25. K 879 Times Downtown.

STENOGRAPHER, experienced engineering; general, accuracy, initiative; care small office; $30. J 701 Times Downtown.

STENOGRAPHER, experienced; knowledge office routine; trustworthy; references; $23. K 883 Times Downtown.

STENOGRAPHER-SECRETARY, 4 years' experience, desires responsible position. K 885 Times Downtown.

STENOGRAPHER, Christian, 7 years' varied experience, desires position; $25. J 35 Times.

STENOGRAPHER, three years' experience with large corporations. M. L., 51 East 88th.

STENOGRAPHER, high school graduate; two years' experience; $23. J 689 Times Downtown.

STENOGRAPHER—Thoroughly experienced, rapid, accurate, conscientious worker; $25. K 896 Times Annex, Brooklyn.

STENOGRAPHER, high school education, knowledge of Spanish, desires position 42d St. district. D 77 Times.

STENOGRAPHER, six years' experience, competent, secretarial ability; $27. J 690 Times Downtown.

STENOGRAPHER, typist, accurate; neat beginner. M. W., 202 West 116th. University 6950.

STENOGRAPHER, experienced; 4 years; competent and efficient; salary $23. Phone Plaza 425.

STENOGRAPHER, thoroughly experienced; high-class references; no clock-watcher. H 327 Times.

STENOGRAPHER, one year's experience; good speller; references; $16. J 691 Times Downtown.

STENOGRAPHER, thoroughly capable, conscientious; salary $25. A 243 Times.

STENOGRAPHER, expert, general office work; $35. Box 927 Times, 2 Rector St.

STENOGRAPHER, beginner, competent. Irma Ingber, 234 Rodney St., Brooklyn.

STENOGRAPHER-SECRETARY, 3½ years' experience; references. A 174 Times.

SWITCHBOARD OPERATOR, assist mailing, &c.; neat, energetic; references; $17. H 333 Times.

SWITCHBOARD OPERATOR, typist, filing, competent, 3 years' experience; references. D 46 Times.

TRANSLATOR, competent, of French, Italian, German into English; typewriter. D 61 Times.

TYPIST-OFFICE ASSISTANT, with knowledge of stenography; refined and capable; high school graduate. S. Gootenberg, 206 West 102d St.

TYPIST, French, English, experienced, high school graduate, conscientious, capable of handling office details. J 680 Times Downtown.

TYPIST and miscellaneous clerk, experienced, wishes reliable position. D 194 Times.

TYPIST, four years' experience office assistant; references; $18. J 696 Times Downtown.

TYPIST, experienced, desires work in spare time; reasonable rates. Room 239, 26 West 43d St.

TYPIST, 20, three years' experience; will accept $20. J 684 Times Downtown.

TYPIST—Clerical worker, filing, 2 years' experience. K 863 Times Downtown.

TYPIST, operate busy board; four years' experience; $22. J 679 Times Downtown.

TYPEWRITING, spare time, manuscripts, scenarios, form letters; 9 to 5. Fitzroy 809.

WOMAN, elderly, Swedish, excellent cook, all branches; small family only; no housework. B 1051 Times Harlem.

WOMAN, Finnish, wishes day's work. Write Halorien, 109 East 127th St.

X-RAY TECHNICIAN, young woman, in hospital or doctor's office. A 168 Times.

YOUNG LADY, thorough knowledge of French, English, and eight permanent years' business experience, requires position. D 83 Times.

YOUNG LADY wishes clerical position in an office. D 57 Times.

WILL do clerical work, copying, typewriting, &c., at home. Write to Room 608, 171 Madison Av.

Employment Agencies.

HOUSEWORKERS—First-class colored girls, city, country; Investigated references; other domestics supplied; day workers a specialty. Telephone Columbus 5165. Domestic Service Agency, 329 West 59th.

JAPANESE services, cook, butler, housework; moderate. 106 West 46th. Bryant 7787-9898.

BERTHA CARLSON, Swedish Agency—First-class servants. 2,280 Broadway, cor. 82d st.

SITUATIONS WANTED—Male.

ACCOUNTANT, EXECUTIVE, OFFICE MANAGER.
VARIED EXPERIENCE, CONTROLLER EXPORTING, IMPORTING CORPORATION, ASSISTANT TREASUR

The New York Times

Classified Advertising Rates.

Count six words to an agate line. Per Agate Line.
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For insertion in the Sunday edition, advertisements of schools, steamships, hotels and resorts must be received in The Times Building by noon Thursday. Real Estate and Apartment display advertisements by 6 P. M. Friday. Business Opportunities by 11 A. M. Saturday. All other classified advertisements not later than 12 o'clock noon Saturday.

Advertisements for insertion in the daily edition must be received by 4 P. M. on the day preceding insertion.

SITUATIONS WANTED—Male.

YOUNG MAN wants position with banking firm, trust company or private banker; familiar with general banking, loans, discounts, acceptances, European foreign exchange, especially Chinese and Oriental exchange; English, French and Spanish spoken and written. E 29 Times.

YOUNG MEN (2) WILLING WORKERS, HIGHEST REFERENCES, DESIRE WORK OF ANY SORT, PREFERABLY BUILDING CONSTRUCTION OR FOREMEN. LARSON AND BURCHARD, HOTEL NASSAU, 56 EAST 59TH ST.

YOUNG MAN with knowledge of electricity, wishes position with reliable firm as foreman or manager; ambitious and steady. Write Chas. H. Langley, 290 East 51st St., Brooklyn. Phone Flatbush 1744.

YOUNG MAN, real estate, 35 years, 8 years' experience as manager, collector and renter of buildings, wishes to connect with private estate or owners where honesty, ability and results will be appreciated. A 220 Times.

YOUNG MAN, high school graduate, knowledge bookkeeping, typewriting, can speak, read, write Russian, wishes to connect with commercial house. L. Leroy, 1,594 Boston Rd., Bronx. 189 Tinsa.

YOUNG MAN (21) desires position with chemical or general exporter; 3½ years' experience, shipping, cables, commercial and consular invoices; can furnish excellent credentials. E 890 Times Downtown.

YOUNG MAN, come from Rumania, is here three months, has 3 years bank experience, speaks Rumanian, French, German and Polish, wishes situation in any office. Thaler, 120 2d St., City.

YOUNG MAN, 19, intelligent, industrious, proven ability, character, possesses over one year's business experience, desires moderate salary and promise of future. D 78 Times.

YOUNG MAN seeks office position, handle correspondence, general office work; excellent record. Address Y. U., 810 Broad St., Newark.

YOUNG MAN, 24, college graduate, speaks Spanish, French, German, seeks connection with export house; 6 months' experience, best references. J 629 Times Downtown.

YOUNG MAN, 21, desires position, between x11 and 4; experienced telephone operator and hotel clerk; thorough knowledge of bookkeeping. D 74 Times.

YOUNG MAN, 23, neat appearance, fine personality, has selling ability, wishes position. Box 61, Advertising Office, 903 Freeman St., Bronx.

YOUNG MAN, Central American, speaks and writes English, wishes position in exporting or importing house. Address C. Melora, 82 South 9th St., Brooklyn.

YOUNG MAN, Spanish, desires position as translator, knowledge bookkeeping. D 62 Times.

YOUNG MAN, educated, capable, experienced, desires position offering advancement rather than salary. D 50 Times.

YOUNG MAN desires connection with concern where hard work, attention to business will gain advancement. D 5 Times.

YOUNG MAN, well educated, would like to assist old gentlemen in literary work, evenings. E 867 Times Downtown.

YOUNG MAN, 25, wishes position at anything with future. E 167 Times.

YOUNG MAN, 22, wishes position at anything. Kelley, 975 St. Nicholas Av.

YOUNG MAN, 25, wishes position anything. Pucilla, 520 East 184th. Fordham 6247.

YOUNG MAN, 25, with selling ability, seeks outside position. H 310 Times.

YOUNG MAN wishes position 9-3 afternoon; student. A 1054 Times Harlem.

YOUNG MAN, 25, wishes work evenings, 6 to 1; clerical preferred. P 235 Times.

YOUNG MAN, 21, wishes position; willing worker. Ellison, 287 Division Av., Bklyn.

YOUNG MAN, four years' experience, seeks position reliable firm. D 22 Times.

YOUNG MAN, high school education, wishes position. Cohen, 1,797 Union St., B'klyn.

HELP WANTED—Female.

ADDRESSOGRAPH OPERATORS wanted by old established financial institution; experienced operator, familiar with use of check printing and listing attachments, also operation of graphotype. Write, stating experience and salary desired. Address P. O. Box 515, Pars. Row Station, New York City.

ADDRESSERS FOR EASY WORK AT LIBERAL RATE; NEW YORK CITY ADDRESSES. APPLY TO MR. NORTHRUP, 623 WORLD BLDG.

ADDRESSOGRAPH OPERATOR, experienced on graphotype; neat, refined; advancement; $18. J 22 Times.

BILLING MACHINE OPERATOR, Elliott Fisher, wanted in local office of large manufacturing company, pleasant surroundings, a large and cheerful office; salary to start $20-$22. Reply, stating experience, W 137 Times.

BILL CLERK, good penman; must be accurate at figures, knowledge typing; $20 start; good advancement. Write Box 121, 906 Fitzgerald Bldg.

BOOKKEEPER.
THOROUGHLY EXPERIENCED YOUNG LADY TO TAKE FULL CHARGE OF SET OF BOOKS; MUST BE ABOVE THE AVERAGE AND HAVE SOME EXECUTIVE ABILITY. WRITE LETTER STATING FULL PARTICULARS AND SALARY EXPECTED, BOX 190, 209 CABLE BLDG.

BOOKKEEPER.
with knowledge of stenography; one who is conscientious and ambitious to develop into a position of responsibility; write, giving full details; salary to start $28 per week. W 152 Times.

BOOKKEEPER; expert; must be very thoroughly versed in modern methods of accounting for a chain store bakery company. Apply, stating references and salary, W 607 Times Downtown.

BOOKKEEPER'S ASSISTANT—Typist, thoroughly experienced young lady; must be accurate; only those who are capable need apply. B. C. McGuire Co., 245 West 55th.

BOOKKEEPER'S ASSISTANT, good penman, accurate at figures; salary $20 start; good advancement. Write Box 120, 906 Fitzgerald Bldg.

BOOKKEEPER'S ASSISTANT,
with knowledge of stenography; excellent opportunity; state salary and experience. B. H., 376 Times.

BOOKKEEPER who has experience in wholesale groceries; apply by letter only. M. Scherzer, 507 East 76th.

BOOKKEEPER, double entry; write age, experience, salary. Associated Auditors, 31 Union Square.

BUYER.
SUITS, COATS, DRESSES, WAISTS, FOR LARGE DEPARTMENT STORE; THOROUGHLY EXPERIENCED WOMAN BUYER; STATE IN FIRST LETTER BY WHOM PREVIOUSLY EMPLOYED, IN WHAT CAPACITY, AGE AND SALARY EXPECTED. THE HUNTER, TUPPEN CO., SYRACUSE, N. Y.

CASHIER, neat and experienced. John W. Ryan, English Shop, Pennsylvania Station, 32d St. and 7th Av., 4 Arcade.

CLERK, young lady, experienced in electrical supply business; hours 8:30 to 5:30, Saturdays 1 o'clock; state fully experience, age and salary expected. K 884 Times Downtown.

COMPTOMETER OPERATOR—Excellent opportunity for bright, experienced operator to become valuable assistant in statistical department; must understand division and percentage. Reply in own handwriting, stating age, education, experience, present employers, giving references and telephone. W 37 Times.

COMPTOMETER OPERATOR, experienced handling, converting foreign money. Reply, giving age, nationality, experience, religion and salary desired. W 194 Times.

COOK, white, first class plain, to cook and serve dinner in household run on eight-hour system; best references required. Call 9-12., Davis, 117 East 31st St., or phone Madison Square 8297.

CHAMBERMAIDS, hours 8 to 4; $40 monthly and private room, $12 week and sleep out; married women preferred. Broadway Central Hotel, Broadway and 3d St.

CHAMBERMAID, first class, for one lady; French or Italian preferred. Apply 12 East 55th, after 2 P. M.

CLERICAL WORKER.
Opportunity for young woman, preferably with some experience along line of advertising makeup; permanent position in publishing house; salary $18-$20; state details in reply Box 111, 906 Fitzgerald Bldg., N. Y.

CLERICAL WORKER.
Experienced card writer and list compiler; permanent position in publishing house; salary $18; state age, experience and education. Box 117, 906 Fitzgerald Bldg.

HELP WANTED—Female.

CLERKS AND TYPISTS WANTED.
METROPOLITAN LIFE INSURANCE COMPANY. Girls 18 years of age and over; hours 9 to 4:30 o'clock; Saturdays 9 to 12 o'clock; luncheons served free; salary to start $12; abilities of clerks reviewed each six months; those of average ability should be receiving from $16 to $18 per week after the second review; the variation is due to difference in clerical work. Free classes conducted in Typewriting, Stenography and Dictaphone Operating. Apply in person between 9 and 4:30 o'clock, Room 5033, Metropolitan Building, 1 Madison Av. (at 23d St.), New York.

CLERK,
18-20; good opportunity for bright girl, accurate at figures; experience unnecessary; hours 9 to 5 and 12:30 Saturday; luncheon served on premises; write, stating age and salary expected. Electrical Testing Laboratories, 540 East 80th St.

CLERK and typist, experienced, of neat appearance and mature judgment, with initiative ability, to assist lady manager in collection department; must be hard worker and energetic. Call Current History Magazine, Room 1708, Times Building, New York City.

COMPANION, middle-aged, intelligent woman, for lady living alone; maid kept; duties very light; pay moderate; state nationality, age and religion (liberal); references. J 56 Times.

COMPANION for lady, permanent, very light duties, refined surroundings; salary $16 monthly. 579 Broadway, Hastings-on-Hudson, N. Y. Telephone Hastings 731.

COOK wanted, for Washington, in a family of 3 adults; Scandinavian preferred. Call Wednesday from 2-6 o'clock. Miss Malby, 11 West 39th St.

DEMONSTRATORS IN TOY DEPT. OF DEPARTMENT STORES; EMPLOYMENT TILL CHRISTMAS. APPLY AFTER 2 P. M., ULLMAN MFG. CO., 338 E. 59TH.

DESIGNER—Manufacturer of ribbon and silk novelties and flowers has opening for woman capable of designing fancy novelties of all kinds; experience not essential provided applicant is gifted with the ability to create and originate attractive ideas in boudoir ornaments, fancy bags, party bags, fancy boxes or any of the many novelty items that can be made from ribbons and silks; work can be done at home with our materials or may be done at our factory; a permanent connection offering exceptional opportunity for applicants possessing such talent. Box 178, 209 Cable Bldg.

DESIGNER AND SKETCHER.
THOROUGHLY EXPERIENCED, FOR HIGH-CLASS HAND EMBROIDERED LINE OF LADIES' NECKWEAR; STATE FULL DETAILS. K. D., 646 TIMES DOWNTOWN.

DIRECTOR FOR PLAYGROUND.
Playground teacher to teach games and amuse, also discipline, 100 Jewish orphan children between the ages of 2 and 6. Apply 274 2d St., near Avenue C.

FILE CLERK, experienced, for Christian Herald. Apply in person, 9 A. M. tomorrow, Wilson Welder & Metal Co., 258 36th St., Brooklyn.

FRENCH GIRL, to take entire charge two school girls, 8 and 10; music preferred. 306 West 78th St.

GIRLS, under 25, for clerical work; cafeteria service at low cost; starting salary $15-$15; experience unnecessary. NEW YORK TELEPHONE COMPANY, ROOM 475, 18 CORTLANDT ST., NEW YORK.

GIRL, high school graduate, large insurance company; no previous experience needed; must be good at mathematics; state salary desired. J 698 Times Downtown.

GIRLS, sample room, wholesale notion house; hours 8:45-5:30. 1 o'clock Saturdays; salary $15. Apply 432 4th Av., 15th floor.

GIRL for addressing and general office work; some experience as stenographer preferred; start $20. W 111 Times.

GIRL, bright; printing and stationery store; willing worker. Mooney's, 223 West 34th.

GOVERNESS, French speaking, take complete charge of two children, 7 and 9, attending school; assist with music; not over 30, tactful and resourceful; make appointment for personal interview. J. J. Brooke, 215 Montague St., Brooklyn. Main 5354.

HOUSEKEEPER, working, wanted, a quiet, reliable woman to do the cooking, marketing and downstairs work in a family of two adults with one child; middle aged preferred; position open now; state wages, qualifications and references; Upper Montclair, N. J. K 871 Times Downtown.

HOUSEKEEPER (working) — Responsible, good-natured woman for plain cooking and partial care of house; considerate treatment, good home. Call or phone mornings, 134 West 13th. Chelsea 9083.

HOUSEKEEPER, working, good cook and manager; position with fam.ily of two; no laundry; short distance in country; must have good references; no objection to child; good home for reliable woman. W 149 Times.

HOUSEKEEPER, working; steady position; good home. Apply Apt. 4A, 700 West 179th St. Mrs. Siegel. Phone Wadsworth 3130.

HOUSEKEEPER for small private sanatorium, Dutchess County, in country near village; no objection to child; husband might be placed; state qualifications and wages to W 150 Times.

HOUSEWORKER, 3 audits; experienced; white; live out; references. Call or telephone between 3 and 5, 128 West 11th St., Apartment 3d-1, Telephone Chelsea 2807.

HOUSEWORKER for small family, 450 Riverside Drive, Apt. 94. Telephone Morningside 3306.

HOUSEWORKER (white), general, for small family living on Long Island. Call Newtown 3000.

HOUSEWORK—General housework wanted in small family of three. 164 East 71st St.

HOUSEWORKER, general, wanted. Phone before 11. River 9000.

MAID for business office; neat, refined colored girl; hours 8:30-4:30. Apply 11 West 46th St., second floor.

MANAGER, assistant, for cafeteria; apply by letter, giving education, practical experience and reference; opportunity for promotion. X 2128 Times Annex.

MODEL.
Desirable all-year-round position as dress model in fitting department for a young woman measuring 36 bust; no previous experience necessary. Apply to E. Doughty, the Butterick Publishing Company, Spring and Macdougal Streets, New York. Take 7th Av. subway to Houston St.

MODEL.
SAMPLE MODEL, TALL, STYLISH, SIZE 16; GOOD POSITION.
WEINGARTEN & BRUCK,
30 EAST 33D ST.

MODEL, sample, experience, junior size 15, to try on suits and coats. Call all week. A. E. Oppenheimer, 138 West 25th.

MODEL—Size 36; experienced; permanent position. Apply Wednesday, 10 A. M., Fischer & Rose, 100 West 27th.

MODEL wanted, size 16, for misses' suits. Wilson Mfg. Co., 36 West 25th.

MOTHER'S HELPER—Young couple want girl to assist in taking care of baby; good home; sleep in. Apply Minden, in care Harry Stoll, 33 East 33d St., or 97 Fort Washington Av.

MOTHER'S HELPER, one child, 3 years old, assist housework. Call Wednesday, Clark, 524 Riverside Drive.

NURSES, graduate, night supervisor and two general duty nurses. Apply by letter, giving telephone number, where possible, B. X., 276 Times.

NURSE'S helper, light duties, in hospital; $50 and meals; permanent. Call at once, 231 East 67th.

NURSE GIRL wanted, take care of child 17 months old. Mrs. Lee Lifland, 56 Fort Washington Av., Apt. 67.

NURSE, afternoons only, 2-year-old boy, Pennsylvania Hotel, Room 1173.

NURSE—Undergraduates for private hospital. Dr. Leff, 20 West 114th.

OFFICE ASSISTANT, bright, willing and clean cut; permanent position; stenographer beginner preferred; state age, salary, education and experience, if any. K 897 Times Downtown.

OFFICE ASSISTANT—Bright young lady typist to assist in office; moderate salary, with advancement. Call, after 9:30, Stonebridge Mfg. Co., 23 Warren St.

OFFICE ASSISTANT, young lady, in physician's office; $75 monthly. Call between 11 and 1, Dr. Hahn, 225 West 71st.

SALESLADIES.
Publishers of the Book of Knowledge want two saleslades of education and refinement to call upon their own clientele with another publication of exceptional educational merit; drawing account and commission. S. Forster, 2 West 45th St., 7th floor.

SALESLADIES (2) to represent large daily trade publication in circulation department, to call on book making trade, city or road; liberal commissions. Call 2 to 4 P. M., or write Daily Garment News, 281 5th Av., city.

SALESLADIES for pastry counter; salary $17 and meals. Halloran's Restaurant, 213 6th Av.

SALESWOMEN.
R. H. MACY & CO., INC., HAVE VACANCIES FOR THE BETTER TYPE OF SALESWOMEN, WITH OR WITHOUT EXPERIENCE, IN THE FOLLOWING DEPARTMENTS: TOYS, HANDKERCHIEFS, BOOKS, STATIONERY, RIBBONS, WAISTS, MUSLIN UNDERWEAR, GLOVES, JEWERLY, UMBRELLAS, CHINA, DRUGS AND TOILET ARTICLES, CANDY. THERE ARE ALSO PART TIME SELLING POSITIONS IN THE ABOVE DEPARTMENTS FROM 10:45 A. M. UNTIL 2:30 P. M., OR FROM 11:45 A. M. UNTIL 5:30 P. M. APPLY ANY TIME DURING THE DAY AT OFFICE OF EMPLOYMENT MANAGER, SECOND BALCONY, NEAR 34TH ST. ENTRANCE.

SALESWOMEN
FOR
TALKING MACHINES
AND
RECORDS;
GIMBEL BROTHERS,
33D ST. & BROADWAY.

WISH TO ENGAGE SEVERAL EXPERIENCED WOMEN TO SELL ALL KINDS OF TALKING MACHINES AND TALKING MACHINE RECORDS; EXCELLENT POSITIONS WITH GOOD SALARIES AND COMMISSIONS BASED ON ALL SALES.
Apply Employment Office, 5th Floor,
9 A. M. TO 5 P. M.

HELP WANTED—Female.

SALESWOMEN.
GIMBEL BROTHERS, 33D ST. & B'WAY, REQUIRE SALESWOMEN FOR VEILINGS, RIBBONS, LACES, EMBROIDERIES, TRIMMINGS, MUSLINS, JEWELRY, LININGS, WASH GOODS, NEGLIGEES, KIMONOS, HOSIERY, PATTERNS, SEWING MACHINES, HOUSEFURNISHINGS, ENAMELWARE; ALSO JEWELRY, SILVERWARE, SOLID GOLD JEWELRY; THE POSITIONS IN THE ABOVE DEPARTMENTS PRESENT EXCEPTIONAL OPPORTUNITIES WITH HIGH SALARIES AND COMMISSIONS BASED ON SALES.
Apply Employment Office, 5th floor.
9:00 A. M. TO 5:00 P. M.

SALESWOMEN — Inexperienced women are earning $100 to $300 weekly selling preferred certificates of finance corporations; if you are between 27 and 40 years of age, good appearance, have acquired the work habit, and have good references, will offer you opportunity to earn $8,000 to $15,000 annually, commission basis. V 811 Times Downtown.

SALESWOMEN.
Excellent positions for neat saleswomen, experienceld on suits and coats; good salary and good opportunity. Apply Supt. Office, 37th St. entrance, STEWART & CO., 5th Av. and 37th St.

SECRETARY, executive, expert stenographer, with wide and varied commercial experience, refined personality, able to represent and independently to negotiate commercial transactions, wanted for a confidential trust position by Dec. 15; state salary and references; first-class position to right applicant. W 140 Times.

SECRETARY-STENOGRAPHER, competent. Daisy Waist, 275 5th Av.

STENCIL FILER—Experienced stencil filer; hours 9-5, Saturday 12:30. McGraw-Hill Co., 10TH AV. AND 36TH ST.

STENOGRAPHER-SECRETARY wanted by Christian broker. Must be thoroughly capable, neat, refined and of good ability; only part time required at first, with opportunity for advancement if fully meeting requirements; answer in own handwriting, giving complete detailed information, including age, religion, salary required. D 51 Times.

STENOGRAPHER—If you are a stenographer, with a high school education, and you are looking for a good opening along rather unusual lines, write us, giving full details as to your qualifications; initial salary about $17; applicants must live either in Elizabeth or Perth Amboy. W 139 Times.

STENOGRAPHER, over 20 years old; high school graduate preferred; an exceptional opportunity with a downtown company for clean-cut girl; hours 9 to 4:30, Saturday 12:30; beginning salary $20. R. D., 501 Times Downtown.

STENOGRAPHER,
THOROUGHLY EXPERIENCED; BRAND NEW UNDERWOOD MACHINE; MUST BE GOOD PENMAN; WRITE LETTER STATING FULL PARTICULARS AND SALARY EXPECTED, BOX 209 CABLE BLDG.

STENOGRAPHER and office assistant, 42d St. district, age 20 to 26, accurate, neat and refined; start at about $20; applications should state age, names of previous employers and terms of employment. C 152 Times.

STENOGRAPHER, competent, wanted to take dictation, handle telephone and do detail work. Apply Ross M. Kearns, Inc., 692 Washington St.

STENOGRAPHER, expert bookkeeper, correspondent, manage office; refined, over 30; advancement; no clock watcher; $30 start. J 23 Times.

STENOGRAPHER and bookkeeper wanted in Bronx law office; state education, religion, experience, age and salary desired. A 1236 Times Bronx.

STENOGRAPHER, not over 25 years of age, to work in manufacturing office; accurate at figures and quick to grasp details; $28 week to start. Phone Farragut 408.

STENOGRAPHER for architect's office; must be rapid typist; permanent position with opportunity for advancement for girl of refinement and ability. W 114 Times.

STENOGRAPHER, uptown office; must have at least one years' experience, be accurate and willing; state full particulars, including salary desired; advancement. D 69 Times.

STENOGRAPHER, bookkeeper, neat, intelligent, to do general work in small office; give experience, reference and salary expected. W 608 Times Downtown.

STENOGRAPHER wanted in daylight law office; experience; salary $25. W 610 Times Downtown.

STENOGRAPHER for flour brokerage office in Produce Exchange. W 602 Times Downtown.

STENOGRAPHER, experienced; prefer sales engineer's office. J 697 Times Downtown.

SWITCHBOARD OPERATOR.
EXPORTERS HAVE OPENING FOR INTELLIGENT, RECEPTIVE TELEPHONE OPERATOR WITH KNOWLEDGE OF TYPING; OFFICE CLOSED SATURDAY. OPEN SUNDAYS; STATE AGE, EDUCATION, EXPERIENCE, SALARY DESIRED. W 138 TIMES.

TEACHER—Primary teacher, with playground and kindergarten experience for crippled children's home. W. H. Bell, Englewood, N. J. Telephone 690.

TYPIST POSITION OPEN
for young woman experienced in manuscript copy; also one for writing mimeograph stencils; state salary and details in reply. Box 104, 906 Fitzgerald Bldg.

TYPIST, to learn billing; must have fair speed; shorthand not necessary. See Miss McFarland, Deane's Cake Shop, 628 5th Av. (50th St.).

TYPIST—Young lady, simple billing, help in office; congenial surroundings; salary $16-$18; state religion. H 314 Times.

TYPISTS—Experienced, large downtown concern; advancement. P. O. Box 525, City Hall Station, New York.

TYPIST, willing to learn dictaphone; state experience and salary. D 44 Times.

WAITRESS—Swedish preferred; two in family; small house; best of references required; wages $60. Call 38 East 81st, between 9:30-10:30 A. M.

WAITRESS to assist with light chamber work in country all year; experience and good reference necessary; good salary. Phone Far Rockaway 988.

WAITRESS-CHAMBERMAID, colored; four in family; duplex apartment; references required; $50. Call Wednesday, 9 to 1, Mc-David, 37 West 10th.

WOMEN, 2, WITH PLEASING VOICE, TO TELEPHONE PATRONS; NO PREVIOUS BUSINESS EXPERIENCE REQUIRED. APPLY OTTO SARONY STUDIO, 470 FULTON ST., BROOKLYN.

WOMAN, 25 to 40, high school or college graduate, possessing initiative and tact; education permanent; $1,600 guaranteed salary and bonus to start; splendid opportunity advance. M 397 Times.

WOMAN, intelligent, for doctor's apartment, one capable combining duties of attendant and housekeeper. Aschner, 103 East 84th.

WOMAN, settled, working housekeeper for family of five; wages $40; no laundry. Apply E 87 East 96th, Downtown).

YOUNG LADY wanted to solicit advertising over the telephone for a New York newspaper; wonderful opportunity for advancement; state age, experience and salary desired. X 2136 Times Annex.

YOUNG LADY, to do stenography, typewriting, filing and general office work; $18 week to start; good chance for advancement. Write S. R., 1,515 3d Av.

YOUNG LADY, some knowledge stenography; state age, salary expected. A 222 Times.

YOUNG LADY, stenographer and bookkeeper; references required. Apply A. Segal, 64 Lispenard St.

YOUNG WOMAN to earn $25 to $50 weekly, commissions, in spare time selling ladies' silk hosiery direct to the consumer at wholesale prices. Bristol Hosiery Mills, 500 5th Av.

YOUNG WOMAN to take charge of group of children between the ages of 4 and 6 years, in settlement house; hours 12 to 6 P. M. Apply 2 P. M., 329 East 62d St.

YOUNG WOMAN as assistant; must understand typewriting. Home for Seamen's Children, Castleton Av., New Brighton, S. I. Telephone 184 Port Richmond.

STERN BROTHERS,
West 42d St., have vacancies in their Cloak Dept. for SALESWOMEN of good appearance; also for those capable of acting as MODELS. Apply Superintendent's Office, 6th floor.

Instruction.

EARN MORE MONEY.
Be a filing specialist. File clerks trained by us are first to get the good positions, because they bring their employers specialized knowledge of all up-to-date filing system, indexing and cataloging. That means increased office efficiency. You can enter a class now. In one month we'll prepare you, and then place you in a position. Write for catalog. Better still, come in and talk it over.
NATIONAL TRAINING SCHOOL
FOR FILING,
125 West 42d St. Phone Bryant 6619.

"MAKING LETTERS EFFECTIVE."
You are invited to hear Horatio N. Drury speak on this important and interesting subject at Pace Institute, 30 Church St., New York, on Thursday evening, Nov. 18, at 3 o'clock; your attendance will not obligate you in any way; write for complimentary card of admission to the lecture and details of evening class in Business English now forming. Pace & Pace, 30 Church St., N. Y.

HOTELS NEED TRAINED WOMEN — Big demand foh high-salaried executives; past experience unnecessary; we train you by mail and put you in touch with big opportunities. Write at once for particulars. Lewis Hotel Training School, Desk 118, Washington, D. C.

THE U. S. SECRETARIAL SCHOOL,
542-544 5th Av. (45th St.).
The oldest and pre-eminently the most successful; prepares for and obtains excellent secretarial positions. Write for Catalogue 9.

COME ANY MINUTE after 5 P. M. for secretarial, bookkeeping, English, accounting. Phone Beekman 2723. Night-Day. Booklet. Drake Business School, Tribune Bldg.

MORE POSITIONS open for Marinello graduates than can be filled; learn the Marinello methods of beauty culture. Call or write Marinello, 366 5th Av., 4th Floor.

HELP WANTED—Female.

Instruction.

STENOGRAPHERS AND SECRETARIES
IN GREAT DEMAND.
Special low rates for half-day or evening instruction, between 6-7. Moon School, 50 East 42d St. Tel. Vanderbilt 3896.

$25-$75 WEEK through Prof. Rohrer's Hairdress, Manicure, Face, Electric Scalp and Beauty School. 119 West 42d St. Pamphlet.

Employment Agencies.

AMERICAN
EMPLOYMENT
EXCHANGE,
U. S. Realty Bldg.,
115 BROADWAY.
(2) Dictaphone operators...$26-$27
(3) Experienced Spanish stenographers $35.00
(1) Stenographer, Newark, N. J. $25.00
(1) Underwood bookkeeping machine oper. ..$23 and lunch
(1) Ledger clerk - typist - advertising .....$22-$25
(1) Sales clerk-typist-executive $25.00
(3 Typists, high school education $18.00
(12) Experienced typists, uptown positions $18.00
(1) Bill clerk and typist, uptown $18.00
(4) Experienced ledger clerks.$18.00
(10) Clerks, beginners .....$55 mo.
(6) Clerks, experienced $16.00
NO ADVANCE CHARGE.

ELSIE DIEHL AGENCY,
1 BEEKMAN ST.
NO REGISTRATION FEE.
STENOS.—(2); law positions.....$30-$28
STENO.—Billing clerk; uptown.....$25
STENO.—Publishing; uptown.....$25
STENO.-SECY.—Uptown .....$25-$30
STENO.—Good figurer; uptown.....$28
STENO.—Tabulating clerk.....$28-$30
STENO.—Export $30
TYPIST—Elliott-Fisher operator.....$18
TYPIST—Uptown.....$90 monthly
TYPIST—Assistant bookkeeper.....$20
TYPIST—Brooklyn position.....$20
TYPIST—File clerk; downtown.....$18
TYPIST—Good at figures.....$20-$18
TYPIST—Take charge dept. manage staff of girls; downtown position.....$20
BOOKKEEPER—Downtown $22
FILE CLERKS.....$20
TELEPHONE OPERATOR—Uptown.....$18
OFFICE assistants (6) wanted; uptown position.....$70 monthly
OFFICE ASSISTANT—Position Jersey C..$18

HAMILTON
EMPLOYMENT
SERVICE
6 Church St.
One block west of Brodaway.
One block below Cortlandt St.

So few people come out in rainy weather that the wise person who puts on rubbers and raincoat and calls on us has a wide selection of openings.
Now is your chance. We have many openings for qualified people and advise you to call at once. Male and female.

BLANCHE REID EMPLOYMENT AGENCY.
145 NASSAU. BEEKMAN 3351.
STENOGRAPHERS—Secretarial, downtown, $30-$35; several stenographers, $25; beginner, $18.
BOOKKEEPER-STENOGRAPHER, downtown; salary open.
BOOKKEEPER-TYPIST, Harlem, Christian firm; refined surroundings, $25.
DICTAPHONE OPERATORS, uptown, downtown; $23-$25.
BILL CLERK, experienced, downtown; $25. Clerks, typists.

J. H. EARLY,
220 West 42d St.
STENOGRAPHER—SECRETARY, good type, intelligent young woman with advertising experience; high-grade Christian firm; salary $50.

F. X. GOGGIN AGENCY,
253 Broadway, conducted by former employment manager of Guaranty Trust & Western Union Co. Many desirable positions. Register free.

FULTON AGENCY, 93 Nassau. Register free. Bill clerk, also typist; Christian firms; Underwood bookkeeper machine operator, $25.

BABCOCK AGENCY,
507 5th Av. at 42d St.
MANY GOOD OPENINGS.
VANDERBILT 9824.

ROYBORNE, INC., 38 PARK ROW.
Stenographers, typists, dictaphone operators, office assistants, filers; good salaries; call immediately.

BRISTOL SECRETARIAL BUREAU,
500 5th Av., has a few positions for secretary, stenographers and bookkeepers, typists in Christian firms.

BROWN EMPLOYMENT EXCHANGE,
ROOM 209, 200 BROADWAY, N. Y. C.
STENOGRAPHERS, TYPISTS, CLERKS.

FRENCH lessons given by Parisian teacher. Madamoiselle J. 895 Times Downtown.

STENOGRAPHERS—Bronx positions, $18-$25. Geraghty's Employment Agency, 25 W. 42d.

HELP WANTED—Male.

ACCOUNTANTS—Wanted at once by firm of public accountants, experienced senior assistants for permanent staff in New York; applicants must send copies of references covering at least two years, and state salary required and name of present employers. M 775 Times Downtown.

ACCOUNTANTS—Well known firm of certified public accountants offers splendid opportunity to several semi-seniors and juniors; must be ready to leave town on long engagements; reply stating salary expected. K 894 Times Downtown.

ACCOUNTANT, to travel abroad as secretary; those speaking foreign languages preferred; write, giving full details as to experience and salary. V 833 Times Downtown.

ACCOUNTANT-BOOKKEEPER, single, sugar mills in Haiti; state age, experience, references and salary desired. V 834 Times Downtown.

ADVERTISING SOLICITOR—Growing magazine four years old is seeking a young man between 23 and 30 years of age with actual experience in soliciting advertising direct and through agencies, with the object of taking charge of our advertising department; this is an unusual opportunity; salary and commission. Address in confidence, W 142 Times.

ADVERTISING SOLICITORS, experienced, only those with clientele among manufacturers of clothing and men's furnishings, sundries need apply; commission. X 2132 Times Annex.

ARTIST who can compose sketches at off times at home; designs for medals and emblems from verbal description; profitable work for one employed if can give prompt service; must be original and clever. Metallic Art Co., 137 East 20th St.

ASSISTANT PRINTING CLERK, bright, intelligent young man, between 20 and 30, having some knowledge of printing and publishing business; should have some familiarity with paper, composition and press work, so as to be trained to pass on estimates for printing; preferably one who has had experience in the printing department of a standard publishing house; moderate salary at first, with good opportunity for promotion; especially for one who is careful, accurate and capable. Address, stating age, experience and salary expected, references required, A. L. S., P. O. Box 1117, City Hall Station, New York.

ACCOUNTANTS—Seniors wanted, familiar with income tax work; no juniors need apply; state previous experience, references, &c. Barrow, Wade, Guthrie & Co., 1,609 Finance Bldg., Philadelphia, Pa.

BANK CLERK, preferably Czechoslovak, neat hand, to assist bookkeeper. X 2133 Times Annex.

BILLING CLERK, with experience on Moon Hopkins machine; steady position, with advancement, to young man willing to make himself generally useful; state references, experience and salary desired. A 1097 Times Annex.

BOOKKEEPER, experienced in cost accounting, to take care of books and cost records of manufacturing concern in New Rochelle; splendid opportunity. Address full particulars and salary expected to P. O. Box 1110, New Rochelle, N. Y.

BOOKKEEPER ASSISTANT — Young man who has had experience on customers' ledger, dry goods, or similar lines preferred; state full particulars, age, salary expected and previous experience. Ledger, 250 Times Downtown.

BOOKKEEPER
with knowledge of stenography; one who is conscientious and ambitious to develop into a position of responsibility. Write, giving full details; salary to start, $28 per week. W 151 Times.

BOOKKEEPER
for large real estate corporation; must be ambitious and able to take care of small sets of books; good future; state experience and salary wanted. C. R., 277 Times.

BOOKKEEPER, opportunity for one familiar with Boston ledger to connect with fast growing trust company. American Trust Co., 203 Montague St., Brooklyn, see Mr. White.

BOOKKEEPER, ASSISTANT,
to post on ledger; experience in foreign exchange essential; knowledge of German preferable. Paul Tausig & Son, 104 East 14th St.

BOOKKEEPER AND OFFICE MAN, must be capable, experienced and possess initiative and executive ability; state age, religion, references, salary; promising opportunity. X 2147 Times Annex.

BOOKKEEPER, assistant, 22, high school graduate, experienced, good penman, good at detail, excellent future; call between 11 and 12, Guthman & Solomons, 100 West 31st.

BOOKKEEPER and stenographer for lunch club, $100 per month, 2 meals and bonus; state experience and references. X 2131 Times Annex.

BOOKKEEPER for sales and purchase ledgers, with experience in silk manufacturing business; state age, references. W 102 Times.

BOOKKEEPER-STENOGRAPHER, age 40 to 45; answer stating religion, qualifications and salary expected. J 706 Times Downtown.

BOOKKEEPER in garage; state salary, experience and age. W. E., 859 Times Downtown.

HELP WANTED—Male.

BOOKKEEPER ASSISTANT, real estate and insurance office; chance for advancement; only those with references and experience need apply; Christian firm. B 1048, Times Harlem.

BOOKKEEPER, efficient, and assistant cashier; must have ability; good penman; salary, $25 to start. W 145 Times.

BOYS WANTED.
Metropolitan Life Insurance Co., over 16 years of age; good hours; salary to start, $12; opportunity for rapid advancement; luncheons served free. Apply in person, between 9 and 4:30 o'clock, Room 5033, Metropolitan Building, 1 Madison Av. (at 23d St.), New York City.

BOY OR YOUNG MAN, strong, educated American, for shipping, mailing, &c.; fine opportunity to grow with large import and export house; state age, schooling, experience and salary expected to start. Apply by letter only, Mr. Bamberger, Room 920, 438 Broadway.

BOY, 18-20 YEARS OF AGE, WANTED TO ASSIST MECHANIC ON TRUCK REPAIRS IN COMMERCIAL GARAGE; EXCELLENT OPPORTUNITY TO LEARN TRADE. CALL 10 A. M., W & J. SLOANE, 18 EAST 47TH.

BOY FOR GENERAL OFFICE WORK; MUST BE ACTIVE, NEAT, RELIABLE; SPLENDID OPPORTUNITY FOR WILLING WORKER; GIVE AGE AND SALARY EXPECTED. W 138 TIMES.

BOY WANTED BY WHOLESALE COFFEE HOUSE; GOOD FUTURE FOR ONE WILLING TO WORK AND LEARN THE BUSINESS. APPLY, WITH REFERENCES, 65 FRONT ST.

BOY wanted, bright, ambitious, about 15 years of age, in office building contractor; chance for advancement. Apply Ross M. Kearns, Inc., 695 Washington St.

BOY, for clerical and general office work, in office of commercial bankers; state age, experience, references, and salary. D 51 Times.

BOY wanted, about 15, for permanent position with old established Christian firm; good opportunity for advancement. Room 1115, 261 Broadway, New York City.

BOY, to assist in office and stock by wholesale dry goods house (Christian firm), must be able to operate typewriter and capable to merit advancement. H 329 Times.

BOY over 16 for errands and make himself generally useful around office; $12 weekly; Christian firm. Apply Rand, McNally

After March 1921--what?

The annual Federal budget for at least the next two years is already pre-determined and the repeal of the Excess Profits Tax will neither increase it nor reduce it.

The taxes will be based upon the income, and the necessity for keeping clear and correct accounts assured by a periodical audit will be as essential as heretofore.

James Barr and Co.
Certified Public Accountants
Woolworth Bldg., New York
Deroit Syracuse

With A Grain Of Salt

The prudent man makes no business investment without an investigation. Rosy reports and rainbow prospectuses must always be taken with the proverbial grain of salt.

We make exhaustive investigations and audits for intending investors, and we know every measure against misrepresentation.

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CHOOSING the right advertising agency is simply a matter of investigating several and eliminating all but one. But do you know which points to use as a *basis* for elimination?

Write on your business letterhead for

"How to Choose an Advertising Agent"

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Incorporated
208 FIFTH AVENUE, NEW YORK
Advertising

Clean-Up Sale
OFFICE FURNITURE

The balance of our furniture loaned to the Exhibitors at the Business Show at the Grand Central Palace is now offered for sale in our Used Furniture Department at very attractive prices. The stock consists of

FLAT TOP, TYPEWRITER, AND ROLL TOP DESKS, CHAIRS, TABLES, Etc.

Many pieces only slightly used. If you are looking for serviceable furniture, here is an opportunity to save money.

U. S. DESK COMPANY, Inc.
119 East 34th Street New York City

SAMUEL MARX
115-117 W. 23d St.
WEST OF 6TH AVE.
has been instructed by the Manufacturers to offer at
PRIVATE SALE
16 Carloads of Dining & Bedroom PERIOD
FURNITURE
In Walnut, Mahogany, Ivory and Golden Oak
Suites and Odd Pieces.
Sale Now in Progress
For a Limited Period Only.

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TAXICABS AT $22.50 SWELL POLICE FUND

Auction of 265 Unclaimed Articles of All Sorts Brings In $7,400.

FIFTY TRUNKS STIR BIDDERS

Ostrich Fans, Silks, Furs, Groceries, Cigars, Liberty Bond and Stamps in the Collection.

At the annual auction sale of the Police Department's unclaimed and discarded property, held in Police Headquarters yesterday, fifteen taxicabs, limousines and touring cars were disposed of for sums ranging from $22.50 to $400 each by Jacques Cohen, the auctioneer. James E. Murray, property clerk of the department, said the sale of 265 articles had swelled the police pension fund by $7,400.

Those who bought the taxicabs and other alleged mobile vehicles were defied by the 300 men and women present to operate them. A few of the vehicles, after much snorting and "back-firing," got under way with their new owners at their wheels, but most of them proved to be sympathizers with the ethics of the I. W. W.

The few cars bid in for prices reaching toward $400 were those used by highwaymen in perpetrating holdups in the city and abandoned when pursuit by the police became too hot. Two of them bore evidence of the marksmanship of the pursuers in bulletholes gaping from their metal superstructure.

Most of the interest of the crowd centred on fifty trunks containing a nondescript assortment of silks, furs and other wearing apparel, a gold mesh bag, ostrich fans, silk remnants, a $50 Liberty bond, war saving stamps, postage stamps, foreign coins, surgical instruments, phonograph records, groceries, tobacco, cigars of suspicious origin and cigarettes, Turkish and otherwise.

The bidding for some of the trunks was brisk, although most of the bidders admitted they were "taking a chance." The crowd fairly gasped when one man bid in a bundle of silk remnants for $95. Property Clerk Murray admitted later that a silk expert had declared the lot not worth 50 cents, and he was about to throw the silk into the waste barrel when he changed his mind.

Half a dozen ostrich fans, bid in for $18.50 each by a well-dressed man, may prove to be an attraction at the opera this year. When the gold mesh bag was offered for sale, women elbowed their way through the crowd to take part in the bidding. The auctioneer knocked down the bag to a woman bidder for $210. Bidding then waged warm on a fur-lined overcoat. A man displaying numerous diamonds bought it for $104.

Among the motor vehicles disposed of were nine discarded police patrol wagons. When the first of these was placed on the block a stockily built woman scornfully asked the auctioneer what use they would be to anybody but a "cop." "Throw them overboard," she commanded. "They're unpleasant reminders."

The vehicles were bid in by a stranger, who, it was reported, is going to start a police department of his own on Staten Island.

FORBES MORGAN EXPLAINS.

Home Foreclosure Necessary to Settlement of Wife's Estate.

With reference to a paragraph in THE NEW YORK TIMES of Nov. 12, announcing foreclosure by a creditor of the former home of the late Mrs. W. Forbes Morgan, 52 West Ninth Street, W. Forbes Morgan, husband of the deceased, writes to THE TIMES, stating that default in payment of principal and interest on the mortgage for $15,000 covering the premises, which belonged to Mrs. Morgan, was permitted to be taken in order that the house might be sold and the estate settled.

Under the terms of Mrs. Morgan's will, a good title to the property can be obtained only by means of foreclosure. The house was completely destroyed by fire, and no attempt has been made to live in it since. There are, it is stated, no creditors to Mrs. Morgan's estate.

MRS. DE POY DUPED, HE SAYS

Woman Who Attacked Otto Kahn Makes Statement to Prosecutor.

Mrs. Clara L. De Poy, of Great Neck, L. I., who recently asked Leroy W. Ross, Federal District Attorney, in Brooklyn, to investigate the naturalization papers of Otto H. Kahn, visited the office of Mr. Ross yesterday, accompanied by Mayer C. Goldman, a lawyer, of 7 Beekman Street. She remained in consultation with Mr. Ross for more than an hour.

Mr. Goldman later told newspapermen he believed Mrs. De Poy had been duped. Mrs. De Poy now realized this, said Mr. Goldman, who added that her only interest in writing the Kahn letter was her desire as a good citizen to prevent a person from voting who had no legal right to do so. Mrs. De Poy signed a statement at Mr. Ross's office, giving an account of her connection with the affair. Mr. Ross is expected to take some action in the case today.

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Our Entire Stock of Hart Schaffner & Marx Winter Suits REDUCED

Including every Blue, Black, Grey and Fancy suit. Excepting only Dress Clothes.

$50 and $47.50 Suits, now.... $37.50
$60 and $55 Suits, now.... $43.50
$70 and $65 Suits, now.... $49.50
$80 and $75 Suits, now.... $57.50
$87.50 and $85 Suits, now.... $67.50
$100 and $90 Suits, now.... $77.50

No charge for Alterations

Hart Schaffner & Marx Winter Overcoats

Made to sell at $85, $80, $75.... $50

Here is further specific evidence of the practical way in which we are waging war for lower prices.

Wallach Bros.

Broadway, below Chambers
Broadway, cor. 29th
246-248 West 125th
3d Ave., cor. 122d

They had a small business—that is why they wanted a big bank.

TWO young men who had been successful executives in larger businesses started a business of their own.

"It will be a small business at the beginning," they said. "That's one reason we want a large bank. We want to talk with men who can help us to think big and plan soundly; who can bring to our smaller affairs a broad, successful experience with big companies of many kinds."

The Equitable Trust Company has a warm welcome for such young men. If you could see how intimately our service is built into the success of some of *our* young men, it would help you to understand what a very human business this is—this business of financing New York.

THE EQUITABLE TRUST COMPANY OF NEW YORK
BANKING TRUSTS & INVESTMENTS
SAFE DEPOSIT VAULTS
Total Resources *Over* $300,000,000
37 Wall Street
Uptown Office Madison Ave. at 45th St.
Colonial Office 222 Broadway
London—3 King William St., E. C. 4 Paris—23 Rue de La Paix

FINANCING NEW YORK

LOWER PRICES IN MEN'S SHOES

$12.00
Black or tan russia formerly $16.00

$15.00
Black or tan russia formerly $20.00

THE MEN'S SHOP
539 Fifth Avenue
between 44th and 45th Streets
offers rare value in footwear of the better type

$12.00
Black or tan russia formerly $16.00

$15.00
Black or tan grained leather formerly $20.00

$20.00
Brown scotch grain formerly $25.00

J & J SLATER

Lawyers Title and Trust Company
160 Broadway, N. Y.
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Transacts all Trust Company Business

REIS UNION SUITS
REIS
MAN'S CLOSEST FRIEND

A REMARKABLE FOOTBALL PICTURE. In this week's MID WEEK PICTORIAL there is an etching of a football play showing one of the players almost horizontal in mid air and two others off their feet; it is a picture for a frame; a remarkable example of instantaneous photography; 87 etchings of news events in the number. On news stands, 10 cents. Advt.

2d Floor 15 W. 34th St.

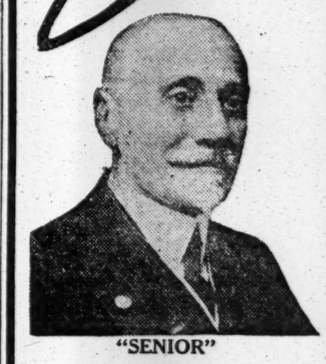
The Home of 40 Famous Brands of Men's and Young Men's Clothes

Georges

Largest 2d Floor Shop of its Kind in the World.

Between Fifth Ave. & Broadway
OPPOSITE WALDORF HOTEL

OPEN DAILY TILL 6 P. M.
SATURDAY TILL 9 P. M.



"SENIOR"

"JUNIOR"

A Sale That Is the Talk of New York

Because it has done something never before accomplished in this city—Offering over a million dollars worth of the most celebrated brands of clothing in America purchased at practically Half former prices, and present-at One Price Alone.

10,000 Elegantly Tailored

Suits, Top Coats Overcoats and Ulsters

FOR MEN AND YOUNG MEN
In All Models, Fabrics, Colors and Patterns
MADE TO RETAIL AT
$40 $45 $50 $55 & $60
ALL AT ONE PRICE

$27.50

NOTE:
By Adding $5 to the purchase price, you can get an extra pair of trousers to match Suits, DOUBLING THE WEAR OF THE SUIT!

Right at the very threshold of Thanksgiving—at the peak of the buying season—comes this welcome opportunity for thousands to buy the very finest makes of clothing made—at savings that are unquestionably by far the greatest in New York to-day! **These tremendous economies** were made possible by shrewd foresight on our part in waiting for lower prices before we made our Fall purchases. The result of that policy has been that we were able to secure over a **million dollars** of the choicest brands of clothes at practically **half** former wholesale prices. **Your money back if these values can be duplicated anywhere.**

Georges
ENTIRE SECOND FLOOR
Over Liggett's Drug Store
(Between Fifth Avenue and Broadway)
Opp. Waldorf Hotel

NOTE—Due to the extremely small margin of profit on the Suits and Overcoats, alterations will be charged for at actual cost of time involved in making them.

15 West 34th St.

Open Daily Till 6 P. M.—Saturday Till 9 P.M.